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EEGA-TER BOOK

Forams FOLIO

civ

T. 223826 and  
Mimic. 30021

JAMAICA

is now the proprietor :sf an  
subject to the incumbrances no  
in the Parish of XANOHC3 under in ALL THAT parcel of land. p  
Five-tenth of a Perch of containing by survey Nineteen Acre he  
thereof hereunto annexed shape and dimensions and butting d  
registered at Volume 931 being part of the land comprised no  
MUSD this Seventh 328  
day of January One Thousand N

t of "                    "  
weaty-nine Perches and  
appear ,\_by, the Plan  
te

Sixty

Transfer No. 352351 dated the 29th August and registered on the 19th  
from the abovenamod                      of all her ;;tate in the land

11 Car of October, 1977

the Hundred and  
Register of Titles.

comprised in  
this  
Certificate  
to the said-

Discharge No. 284400 entered the 19th day of  
Consideration by way of, gift.



as join, tenants subject to. Caveat No

Actg. Dep. Regist



Mortgage No.                      r d on the 29th of ul}, SR=IT UNION

' LIMITED/to secure fitter housnd Dollars with in-  
terest.

Ivinsfer No.                      ay of gift  
ro;\_fistered 7; ;C4 to " \_ OIIT  
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Rncheqtor, Intern;l  
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1;^4 of hortgare No.                      Act: . Dep. Rezistrar of Titles,  
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of 134 To Ter street; n,'stdn to secure

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Mort.Tae                      regis  
Sixty' Thousand D o s wit inter st.



to caveat No. 2714.  
Actg. Dep. Rezistrar of Titles.

Discharge No. [redacted] entered the 2<sup>nd</sup> day of September, 1996 of Mortgage No. [redacted]

Mortgage No.

43097

Registered

on the

September, 1988 AMAICA NATIONAL BANK LIMITED SOCIETY, subject to Caveat No. 31114 to secure Ninety Thousand Dollars with interest.

412

Ac De

for Registrar of Titles

Mortgage No. [redacted] registered in duplicate on the 10th of June, 1994 to TEE NATIONAL DE [redacted] FOUNDATION OF JAMAICA at 22B Old Hope Road, Saint Andrew, Subject to Caveat No. 31114 to secure [redacted] with interest.

for

Discharge No. [redacted] entered on the 25th day of January 1996, of Mortgage No. [redacted]

for Registrar of Titles

Mortgage No. [redacted] registered in duplicate on the 25th of January 1996, to NATIONAL COMMERCIAL BANK JAMAICA LIMITED at 32 Trafalgar Road, Saint Andrew, to secure the monies mentioned in the Mortgage stamped to cover [redacted]

interest.

\* f \* \* \* 3rd (d.c. rel)

Mortgage [redacted] registered on the 6th of

January, 1997 to NATIONAL COMMERCIAL BANK JAMAICA LIMITED at 32 Trafalgar Road, Saint Andrew, to secure the monies mentioned in the Mortgage stamped to cover Eight Hundred Thousand Dollars with interest. Subject to Caveat No. [redacted]

for Registrar of Titles

Mortgage [redacted] registered in duplicate the 22nd of September, 1997 to NATIONAL COMMERCIAL BANK JAMAICA LIMITED at 32 Trafalgar Road, Saint Andrew, to secure the monies mentioned in the mortgage stamped to cover [redacted]

[redacted] Dollars with interest. Subject to Caveat No. 31114

for Registrar of Titles

Discharge No. [redacted] entered the 26th day of September, 2000 of Mortgage No. [redacted]

Miscellaneous No. 1159385 By Deed of Assignment between NATIONAL COMMERCIAL BANK JAMAICA LIMITED and RECON TRUST LIMITED dated the 1st day of February, 1998 Mortgages [REDACTED]

abovementioned are hereby transferred to REFIN TRUST LIMITED at 76 Knutsford Boulevard, Kingston 5, Saint Andrew. Entered hereon on the 6th day of September, 2001.

94\_ Registrar of Title



TRANSEK NO.	DATE ARA OR RECD. LOT NO.	PRICE PAID
*18ZVSS	12, t. t - 6,	r15, e t O \$i-Co

DRANTEEB NAME

GRANTEES TITLE	REGISTRARS SIGNATURE	REMARKS
1338/174	<i>[Signature]</i>	Condo house subject to 1159385 1159385 96176

1159385 vs 1159385

Transfer No. [REDACTED] registered on the 15th day of September, 2006 of Mortgage Nos. [REDACTED] to JAMAICA REDEVELOPMENT FOUNDATION INC [REDACTED], United States of America, Consideration in pursuance of the matters recited in the transfer. For this and

another  
registered  
at [REDACTED]



For Registrar of Titles.

Folio

Certificate registered in the name of

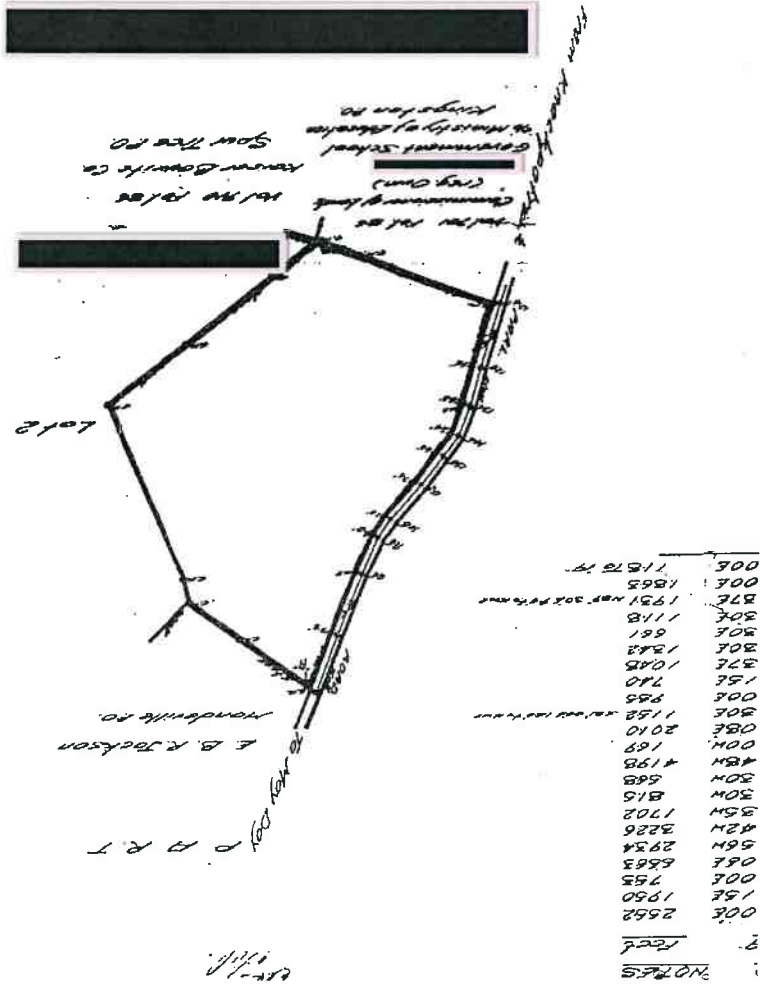
.....This is the plan referred to in the annexed.....

The above figure shaded red represents

18	0	295
18	2	7

of land

Scale 500 Feet to an Inch R.F. 1:5000



LICENCE TO OCCUPY  
PREMISES

/9/'z

/qto-1 r D yfo (-c #(tu Saki D, '4

THIS AGREEMENT is made on the 23 September 1996 BETWEEN [REDACTED] ("the Owner") and [REDACTED] ("the LicetNee")

BACKGROUND

- 0.1 The Owner is the owner of land situate at [REDACTED] (hereinafter referred to as "the Property")
- 0.2 The Owner wishes to permit the Licensee to use Property for sporting activities upon the terms set out below

NOW IT IS AGREED AS FOLLOWS:-

1. The Licensee shall have full right under licence to enter upon and occupy the Property for the purpose of there carrying on sporting activities subject to a schedule agreed with the Owner
2. The Licensee shall pay to the Owner for such occupation of the Property a fee of \$1000 per annum payable in advance on the 1st Januar5 each year
3. The Term of the licence shall be one year commencing on 1 January 1997 but it after the expiry of the term the Licensee continues to use the Property without objection by the Owner then that user shall be subject to 14 du, s notice of termination by either party at any time but otherwise upon the terms of this agreement
4. The Licensee shall, not in any way impede or obstruct the rights of the Owner in respect of the Property but shall render to the Owner such assistance (other than expenditure of money) and co-operation as the Owner may require in connection with, the maintenance alteration, removal or replacement of the Property
  - 4.1 The Owner shall use his best endeavours to ensure that any such maintenance, alteration, removal or replacement does not impede the carrying on of the sporting activities by the Licensee
  - 4.2 The Licensee shall not construct any permanent structures on the Property without the written permission of the Owner
- 5.0 THIS LICENCE may be terminated:-
  - 5.1.1 on not less than two month's written notice by either party.
  - 5.1.2 by the Owner if the Licensee fails to perform or observe any of the agreements or conditions of this agreement to be performed and observed by him
  - 5.2 by the Owner in writing but without prior notice if:
    - 5.2.1 the Licensee suffers any execution to be levied upon his goods on the Property 6. Notices i ten under this agreement shall be in writin<sup>s</sup> and shall be sufficient-hi served if delivered or posted by registered mail to the Owner at his last known address and the Licensee at the Property or any other address given by him its the Owner and accepted by the Owner for this purpose and notices shall be deemed io be received on the actual date of delivery if served by hand or seven workin<sup>s</sup> days after posting if served by post



MANDEVILLE PLAZA, MANDEVILLE.  
TELEGRAPHIC ADDRESS: NATIAMBANK TEL: 9 62-2618 962-3323

LETTER OF COMMITMENT Private & Confidential November 13, 1995

Dear Sir

We are pleased to advise that your application for banking facilities totalling [REDACTED] has been approved as detailed below:

<u>Facilities and</u> <u>Terms of Repayment</u>	<u>Limit</u>
--	--------------

2.

26th monthly being interest only until October 1997.  
Principal repayment to commence 04/10/96 at [REDACTED] over 6 years

Purpose,

Working Capital Support

Security

Registered stamped Value




TO





Interest Rates/Fees

Interest Rate --




-  per annum, for the time being, accrued on a daily basis and **payable** on the last business day of each month.


Interest Rate - *Special*  
Agricultural Loan

-  per annum for 1st year i.e. until July 31, 1996. Thereafter, interest will be subject to annual review and charged at  above the weighted average yield of Treasury Bills maturing in the proceeding calendar quarter. The first review will be effective August 1, 1996 and based on Treasury Bill maturing in the quarter ending June 30, 1996.

Default Interest Rate

- ~~4~~ An additional  for the time being, compounded will be charged on arrears until actual payment (before Judgement).

Commitment/  
Negotiation Fee

 of the amount of the total facilities plus General Consumption Tax (GCT) of 12.5%, for the time being, payable on acceptance of the commitment, and is non-refundable.

Legal/Other Fees/Stamp Duty

- All such fees arising in connection with the facilities from time to time are for your account and unless otherwise agreed, they will be debited to your account. If for any reasons this transaction is not completed, any and all fees incurred will constitute a debt owing by you, payable on demand.

Conditions

1. The farm will be visited annually by  
Agricultural Department and ourselves
2. Insurance on property is to be renewed for at least [REDACTED]  
[REDACTED] with the Bank's interest noted.
3. Loan proceeds are to be utilized as per the  
attached.

TO



Special Conditions

i) In keeping with normal banking practice, the facilities will be repayable on demand. They will be due for review by 31 /07/96 .

ii) All security documentation must be completed in registerable form and/or fully registered prior to drawings.

Default

All payments of interest and or principal shall be made through any Branch of National Commercial Bank Jamaica Limited at the intervals stated above and you will be in default if any payment of repayment is not received on the due date. if any payment becomes due on a day which is not a day on which Banks are generally open in Jamaica, the due date of such payment will be extended to the next business day.

Notice in respect of the facilities may be given orally, by telephone, telegram or through the personal visit of any official of National Commercial Bank Jamaica Limited. Demand will be in writing and (without prejudice to any effective means of serving it) may be served on you personally or by post and either by delivering it to you or your personal representative at the place last known to us as your usual abode or place of business.

Warranty

Your acceptance of this commitment shall be an implied warranty and/or representation as to the truth and accuracy of all information supplied to us and your authority to enter into and perform under this agreement.

Acceptance

If you accept this offer, please sign and return to us the attached copy of this letter together with your cheque for [REDACTED] being commitment fee. Unless we receive your response by December 13, 1995, this commitment will lapse and the facility will not be available to you.

We thank you for placing your banking business with us and look forward to the continuation of a mutually satisfactory relationship.

**NATIONAL  
COMMERCIAL  
BANK**  
JAMAICA LIMITED

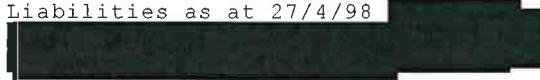
MANDEVILLE PLAZA, MANDEVILLE  
TELEGRAPHIC ADDRESS: NATJAMBANK  
TEL: 962-2618, 962-3323, 962-2161, 962-3669, 962-6993-4  
FAX: 962-3619  
E-mail [ncbinfo@incb.com](mailto:ncbinfo@incb.com)  
Web site <http://www.incb.com>

May 21 , 1998



Dear Sir/Madam,

Liabilities as at 27/4/98



Regarding your debts, we advise that we are not prepared to cap the liabilities at \$4.5 Million or advance any further amounts at this time. However, in an effort to assist you, we are prepared to do the following:

- 1) Reduce the rate of interest being charged to [REDACTED].
- 2) Allow you a further six (6) months, by which time the required sub-division approval and splinter titles should be in hand to facilitate sale and/or to initiate lump sum payments.
- 3) You should pay no less than [REDACTED] in reduction of the principal balance, commencing June 8, 1998.

If you fail to comply with the stipulations mentioned above, please note that steps will be taken to realize the collateral security held.

Please indicate your acceptance of the above by signing and returning the attached copy of this letter.

Yours faithfully,

**a5**

**YE AILS**

**JamaicaRational**

**BuILOINQ eaoefi=TY**

P.O. BOX 228, MANDEVILLE PLAZA, MANCHESTER

WE'LL HELP YOU FIND A WAY

Main Office, 2-4 Constant Spring Road  
P.O. Box 522, Kingston 10, Jamaica W.I.  
Telephone: (876)926-1344, 926-1600-3  
Fax: (876) 926-7661, 968-6596  
E-mail: [info@jnbs.com](mailto:info@jnbs.com)

IN THE CENTER TOLL FREE NUMBERS: 1A,  
1-888-991-4065/11-888-991-4066 LISA

1-2ANADA: 1-800-462-9002

UK: 0-800-328-0387

LOCAL BRANCHES

KINGSTON:

Half Way Tree

Eel: (876) 929-8052-3, 968-1290 • Fax: 968-6595

slew Kingston

[el: (876) 926-6871, 929-3734-7 • Fax: 926-5533

Juke Street

[el: (876) 922-3905-6, 922-3366-7 • Fax: 922-2869

PANISH TOWN:

Cel: (876) 984-2637, 984-2473 • Fax: 984-7798

INSTEAD:

[el: (876) 985-2525, 985-7749 • Fax: 985-2506

41AY PEN:

rel: (876) 986-2551, 986-4759 • Fax: 486-9764

6ANDEVILLE:

(876) 962-2179, 962-2724 • Fax: 962-0204

ANTA CRUZ:

lei: (876) 966-2231, 966-2742 • Fax: 966-2741

LAVANNA-LA-MAR:

el: (876) 955-2525, 955-2843 • Fax: 955-2774

4ONTEGO BAY:

el: (876) 952-4561-3, 952-7181-2 • Fax: 952-8307-8

BROWN'S TOWN:

el: (876) 975-2243, 917-8272-3 • Fax: 975-2464

T. ANN'S BAY:

el: (876) 972-2235, 972-2657 • Fax: 972-2657

ICHO RIOS:

el: (876) 974-5537, 974-4723 • Fax: 974-4724

ORT MARIA:

el: (876) 994-2471, 994-2671 • Fax: 994-2123

NNOTTO BAY:

el: (876) 996-2215, 996-2350 • Fax: 996-9732

OF CONIO:

el: 193-3006, 993-2339 • Fax: 993-9670

ICOR.eu IT BAY:

ei: (876) 982-2226, 982-1231 • Fax: 982-2588

LICEA:

el: (876) 956-2344, 956-9828 • Fax: 956-3323

VERSEAS SUBSIDIARIES

JAMAICA NATIONAL OVERSEAS (UK) LIMITED

ndon:

nit 234, Elephant and Castle Shopping Centre,

ndon SE1 6TE, England

el: 0171-708-244213 • Fax: 0171-708-5736

irsainghana:

Suffolk Street, Queensway, Birmingham 131 ILT

:T: 0121-643-0077 • Fax: 0131-643-3010

Lanchester:

1 Princess Road, Moss Side, Manchester, M14 4RS

1/Fax: 0161-226-5060

JAMAICA NATIONAL OVERSEAS (USA) INC.

ew York:

10-700 Ueca Avenue, Brooklyn, New York,

Y: 11203, U.S.A.

d:7 6-2355, 718-756-2810

ix: 5-3929 • Toll Free: 1-800-322-3773

odds:

95 N.W. 24th Street, Lauderdale Lakes,

ndda 33311, U.S.A. :l: 954-676-5755-6

• Fax: 954-676-5571

JAMAICA NATIONAL OVERSEAS (CANADA) LTD.

P onto:

90 Eglinton Avenue West, Toronto,

ztario MSC 2E4, Canada

1: 41 6-7 84-2074/5 • Fax: 416-784-2076

ill Free: 1-800-565-2632

January 20, 2000



Dear [REDACTED]

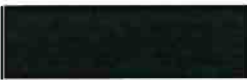
Re: Mortgage Account [REDACTED]

In response to your request during telephone conversation of the 19<sup>th</sup> instant with the undersigned, we attach a Statement reflecting the balance of [REDACTED] due to close the above account as at the 31<sup>st</sup> of January 2000.

With kind regards.

Yours truly,  
JAMAICA NATIONAL BUILDING SOCIETY

oospa.



*Over a Century of Service, Over a  
Lifetime of Trust.*

JAMAICA NATIONAL BUILDING SOCIETY  
STATEMENT TO CLOSE

ACCOUNT NO. : [REDACTED]

BRANCH: [REDACTED]

MORTGAGOR(S): [REDACTED]

SECURITY ADDRESS: [REDACTED]

CERTIFICATES OF TITLE: Volume: [REDACTED]

Folio: [REDACTED]

Volume: [REDACTED]

Folio: [REDACTED]

PRINCIPAL BALANCE AS AT: [REDACTED]

INTEREST DUE TO: [REDACTED]

LATE CHARGE DUE TO: [REDACTED]

*Withholding Tax*  
SUB TOTAL [REDACTED]

INSURANCE ESCROW BALANCE: ( [REDACTED]

UPKEEP SAVINGS BALANCE: ( [REDACTED]

INTEREST TO CLOSE UPKEEP: [REDACTED]

NET BALANCE [REDACTED]

INTEREST TO CLOSE: [REDACTED]

SUB TOTAL [REDACTED]

Cost of Statement to Close [REDACTED]

LEGAL FEES:- [REDACTED]

Discharge Costs + 15% GCT  
(On Aggregate Loan(s): [REDACTED]

Release of Assignment(s) [REDACTED]

TOTAL AMOUNT DUE AS AT: 31.01.2000 (SEE NOTES  
BELOW) [REDACTED]

PREPARED BY: S. Dawkins

CHECKED BY: [REDACTED]

DATE PREPARED: 19.01.2000 DATE CHECKED: 20.01.2000

- NOTES:** 1. Settlement can only be made by Manager's Cheque or Cash.  
 2. If the account is not settled by the due date above then a revised Statement Will be necessary. **Please bear in mind that there is a charge for second and subsequent requests for Statements to Close.**  
 3. The Property is insured for \$ [REDACTED] and this coverage will expire on 30.04.2000 (unless there exists other mortgage accounts on the above security to which the coverage can be transferred on closure of THIS ACCOUNT).  
 4. Regular monthly payments are expected to be made until the account is closed. Payments made after the Statement to Close preparation date will be accounted for and refunded at closure (where applicable).  
 5. **This Statement relates TO THIS ACCOUNT ONLY and does not include balances on other accounts in respect of loans secured against the above security. On request a separate Statement will be prepared in respect of other Loan(s).**



MANDEVILLE PLAZA, MANDEVILLE  
TELEGRAPHIC ADDRESS: NATJAMBANK  
TEL: 962-2618, 962-3323. 962-2161. 962-3669. 962-6993-4  
FAX: 962-3619  
E-mail [ncbinfo@jncb.com](mailto:ncbinfo@jncb.com)  
Web site <http://www.incb.com>

9 c 2 \_ 2 f y c - z p , H

1999 May 26



Dear Customer,

This serves to advise that your debt has been sold to Recoil Trust Limited, a subsidiary of Finsac Limited. However, administrative responsibilities stil rest s- with National Commerce c Jamaica Limited for the time being.

Statements of your liabilities will be dispatched to you on a quarterly basis to assist with your record keeping.

You are encouraged to visit your Branch to transact your payments or to clarify any queries that you may have.

Yours sincerely,



ACTG. MANAGER

GC- 'REGISTRATION NO: 19453

PAGE NO.



NATIONAL COMMERCIAL BANK JAMAICA LIMITED



NO.: \* t;  
ACCOUNT De  
DATE OPENED: " i.  
STATEMENT DATE: [REDACTED]

CURRENCY: JAMS  
TYPE OF NC: 01

NDTE '1UMBE',,: [REDACTED]

UNPAID PRIN - [REDACTED]  
UNPAID IN.T"-c [REDACTED]

FOLD HERE

FOLD HERE

DATE	PARTICULARS	AMOUNT	BALANCE
	BALANCE BROUGHT FORWARD		0.00
04/24/98	NEW PRIN	1,348,278.31-	1,348,278.31-
08/11/98	PRIN PMT	25,000.00	1,323,278.31-

YOU MAY RECONCILE YOUR BALANCE ON THE REVERSE OF THIS SLIP



INT.ACCRUED.: 679,170.17- 2,002,448.4

NO. OF DEBITS	TOTAL AMOUNT DEBITS	NO OF CREDITS	TOTAL AMOUNT CREDITS	SERVICE CHARGE & STAMP DUTY WITHHOLDING TAX	NO. OF ENCLOS
1	1,348,278.31	1	25,000.00	0.00	

OVERDRAWN AND DEBIT AMOUNTS ARE INDICATED BY A MINUS (-)  
Notice of any disagreement with any of the entries must be received by the branch within fifteen (15) days of statement despatch. otherwise the statement will be assumed correct as rendered.



GCT REGISTRATION NO: 19453  
NATIONAL COMMERCIAL BANK JAMAICA LIMITED

PAGE NO.

1

ACCOUNT No. -33  
DATE OPENED: 07/02/98

STATEMENT DATE: 30/09/98 CURRENCY: US\$

ID NUMBER: 04124198. NEW  
PRIN  
PRIN  
UNPAID RI: 1w 62.  
UNPAID IN TP 1a

FOLD HERE

FOLD HERE

DATE

TYPE OF NC: 1

INT. ACCRUED.: 767,638.29- 2,317,720.79-					
NO. OF DEBITS	TOTAL AMOUNT DEBITS	NO. OF CREDITS	TOTAL AMOUNT CREDITS	SERVICE CHARGE & STAMP DUTY WITHHOLDING TAX	NO. OF ENCLOSURES
1	1,650,000.00	2	29,917.50	0.00	

**GCT REGISTRATION NO: 19453**  
**NATIONAL COMMERCIAL BANK JAMAICA LIMITED**

BALANCE BROUGHT FORWARD

Particulars

Debit

OVERDRAWN AND DEBIT AMOUNTS ARE INDICATED BY A MINUS (-)

Notice of any disagreement with any of the entries must be received by the branch within fifteen (15) days of statement despatch, otherwise the statement will be assumed correct as rendered.



GCT REGISTRATION NO: 19453  
NATIONAL COMMERCIAL BANK JAMAICA LIMITED

PAGE NO.

1

ACCOUNT 'NO.: S 5 J303  
DATE OPENED 24 / . 0  
804-STATEMENT 'DATE: ' '

CURRENCY: J(4  
TYPE OFA/C: 01

UNPAID PRIN a: ,.1000)  
UNPAID INTR.: 757 3? a;J

NOTE 'J.'1tr Ra

FOLD HERE

YOU MAY RECONCILE YOUR BALANCE ON THE REVERSE OF THIS SUP

FOLD HERE

DATE	PARTICULARS	AMOUNT	BALANCE
BALANCE BROUGHT FORWARD			
04/24/98	NEW PRIN	800,000.00-	0.00 800,000.00-

INT. ACCRUED.: 376,799.69- 1				
NO OF DEBITS	TOTAL AMOUNT DEBITS	NO OF CREDITS	TOTAL AMOUNT CREDITS	SERVICE CHARGE & STAMP WITHHOLDING TAX
1	800,000.00	0	0+00	

OVERDRAWN AND DEBIT AMOUNTS ARE INDICATED BY A MINUS (-)  
None of any disagreement with any of the entries must be received by the branch within fifteen (15) days of statement despatch. otherwise statement will be assumed correct as rendered.

## REFIN TRUST LIMITED

76 KNUTSFORD BOULEVARD  
P.O. BOX 54, KINGSTON 5  
JAMAICA, W.I.

76 KNUTSFORD BOULEVARD  
P.O. BOX 54, KINGSTON 5, JAMAICA, WA.  
PHONE: (876) 906-1809-12; FAX: (876) 906-1822

- 6 OXFORD ROAD  
KINGSTON 5, JAMAICA, W.I.  
PHONE: (876) 754-7053-67; FAX: (876) 754-7079

March 28, 2001



Dear Sirs:

**RE: Indebtedness to Finsac Limited-** [REDACTED]

Reference is made to yesterday's telephone conversation [REDACTED] regarding your proposal to liquidate the captioned.

We now formally advise that the following proposal was accepted at the Special Board meeting held on March 27, 2001 :-

- The debt to be capped at [REDACTED]
- The sum of [REDACTED] to be accepted in full and final settlement by July 31, 2001
- The parent title to be released to you to facilitate the provision of splinter titles, which will be returned to Finsac

Pr CHeIeT that ;; - - \_ .... i =ET f6,7T1 cheque - \* zh and to  
comply with any of the agreed terms and conditions will result in the cancellation of the agreement and the debt reverting to its original amount\_

[REDACTED]  
Loan Recovery Officer

[REDACTED]  
Loan Recovery Manager

re.  
SETTLEMENT AGREEMENT

**NHEREAS:**

1. [REDACTED] AND [REDACTED] ("the Debtors") are indebted to Refin Trust Limited.
2. The Debtors and **REFIN TRUST LIMITED** have agreed upon the settlement of the Debtor's liabilities.  
The existing total liabilities of [REDACTED] be capped at [REDACTED]  
The [REDACTED] to be paid by **September 30, 2001.**
3. INTEREST RATE: Zero-Rated.
4. Failure to comply with the terms and conditions of this arrangement will result in Refin Trust reverting to the original indebtedness of [REDACTED] to which interest will be applied with effect from the date of such failure, less any payments made towards the debt in the interim.
5. **SECURITIES:** Refin Trust Limited (or its nominee) will continue to hold the property registered at Volume [REDACTED] Folio [REDACTED] and all securities until the indebtedness is fully repaid. Should the terms and conditions of this arrangement not be complied with, Refin Trust will seek to realise on these securities.  
To facilitate the obtaining of splinter titles in accordance with sub-division plan bearing Survey Department Examination # 276,259 or any amendment thereto, Refin Trust will forward Duplicate Certificate of Title registered at Volume [REDACTED] Company upon s the  
Folio [REDACTED] to debtors' at [REDACTED]  
debtors  
undertaking of the said attorneys dated the May 29, 2001.  
The attorneys will return the splinter titles obtained in respect of the six (6) lots together with the parent title registered at Volume [REDACTED] Folio [REDACTED] compromising the remainder of the lands or any new parent title(s) which may be issued for the remainder of the lands comprised in Certificate of Title registered at Volume [REDACTED] Folio [REDACTED]. The attorneys will pay to Refin Trust Limited the sum of [REDACTED] on or before September 30, 2001.

We, [REDACTED] and [REDACTED] signing having a full understanding of all the issues hereby agree to accept and comply with the stated terms and conditions of this Agreement and acknowledge that REFIN TRUST is relying on this warranty in countersigning this Agreement.

SIGNED BY:

[REDACTED]

[REDACTED]

WITNESSED BY: .....

*Alfred S.*

ATTORNEY-AT-LAW

SIGNED BY  
REFIN TRUST LIMITED

[REDACTED]

DIRECTOR

[REDACTED]

DATED the 13th day of June, 2001

Attorneys-at-Law

66 & 68 Barry Street  
1st, Floor  
Kingston\_

Tel.: 922-5201/5173 (922-9036/Fax)

May 31, 2001

Attention: \_

Dear Madam:

Re: Sale of \_\_\_\_\_, Part of land  
registered at Volume \_\_\_\_\_ Folio \_\_\_\_\_  
\_\_\_\_\_

I am in receipt of your letter with instructions to add the name of another person to the Instrument of Transfer.

I now send to you the relevant Instrument of Transfer, together with a copy of the Agreement for Sale duly signed by all parties.

I *now* look forward to you sending back the Instrument of Transfer



Attorneys-at-Law

together with your half cost of Transfer.  
Yours faithfully ~~✓~~

per: \_\_\_\_\_

Attorneys-at-Law

[REDACTED]

May 29, 2001

Refin Trust Limited  
2-6 Oxford Road  
Kingston 5

Attention: [REDACTED]

Dear Madam:

Re: Indebtedness to Finsac Limited- [REDACTED]

Subsequent to our letter dated the 24th of May 2001 and your verbal response to us by telephone on the 28th of May 2001, pertaining to the grant of an extension of time for completion. We now send to you our irrevocable undertaking not to part with or deal with the Duplicate Certificate of Title registered at Volume [REDACTED] Folio [REDACTED] in any way prejudicial to Ref in Trust interest, and to return the same to you on demand, and also to splinter titles for the above mentioned parent title and to return the said splinter titles and parent titles to Refin Trust.

We also irrevocably undertake to pay to you the sum [REDACTED]  
[REDACTED], on or before the 30th of September 2001.

Attorneys-at-Law

We await your sending to us the relevant settlement Agreement together with the above mentioned Duplicate Certificate of Title and Consent of Mortgagees so that we may proceed with the sale of the relevant lots.

We anxiously await your early reply.

Yours faithfully,

A solid black rectangular box used to redact the signature of the sender.

## REFIN TRUST LIMITED

76 KNUITSFORD BOULEVARD  
P.O. BOX 54, KINGSTON 5  
JAMAICA, W I

LI 76 KNUITSFORD BOULEVARD  
P.O. BOX 54, KINGSTON 5, JAMAICA, W.I.  
PHONE: (876) 906-1809-12; FAX: (876) 906-1822

E - - 6 OXFORD ROAD  
KINGSTON 5, JAMAICA, W.I.  
PHONE: (876) 754-7053-67; FAX: (876) 754-7079

---

2001 May, 29

[REDACTED]

Attention: [REDACTED]

Dear Sirs:

Re: [REDACTED]  
Indebtedness to Refin Trust Limited

Reference is made to our letter of the 21<sup>st</sup> instant and the subsequent visit to our offices by your [REDACTED]

We now forward herewith Settlement Agreement for execution by your clients and return. You will note that an extension to 30<sup>th</sup> September, 2001 has been granted.

biL

Encs.

Yours faithfully,  
FIN TRUST LIMITED

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

April 17, 2001

[REDACTED]

Dear Sir,

**RE: Sale of Lot** [REDACTED] **land registered at**  
[REDACTED]

We acknowledge receipt of your letter dated the 28th March and the enclosed Instrument of Transfer.

Please note that we have never received a copy of the signed and dated Agreement for Sale. Our clients would like to add their son's name to the Title. His details are as follows:

[REDACTED]

They shall hold the property as joint tenants. Kindly send us the amended Instrument of Transfer.

Ballantyne Beswick & Company

Y  
ours faithfully,

[REDACTED]

P E R : . . . : . - \* ' . . . . .

: . . \*

[REDACTED]

Attorneys-at-Law

Our Ref:  
Your Ref:

March 29, 2001

REFIN TRUST LIMITED  
76 Knutsford Boulevard  
P.O. Box 54 Kingston 5

Attention:

Dear Madam:

Re: Indebtedness to FINSAC -

We are in receipt of your letter dated the 28th of March 2001, and now request that you let me have the relevant Duplicate Certificate of Title registered at Volume 1052 Folio 810, so that we may splinter the said parent title and return the said splinter title to you.

We hereby undertake not to part with or deal with the said title in any way prejudicial to your interest and to return the same to you on demand, and also to pay to you the sum of on or before the 31st of July, 2001.

We look forward to your early reply in this matter.

Yours faithfully,

nerA

09!25:2001 08:53 FAX 376 922 8862

MINISTER'S OFF' S



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NO.

MINISTRY OF HEALTH  
C N A COMPLEX  
2 - 4 KING STREET  
KINGSTON, JAMAICA

24 Septem Ler 2001

Dear



**Re: Fi7v-,VE+C' Debt -** [REDACTED]

Further to ur- discussions, please see copy of letters expressing the interest in ,urchasing the lands, part of [REDACTED]

As you wi3 ,:appreciate, the process is not as timely as in private contracts and accordingly, I ask that yc - endeavour to exercise patience in dealing with the matter, as well as seeking to alleviate am. interest bitrde  
My thanks

Sincerely

Cc: [REDACTED]

[REDACTED]

\* N / FtoN(1 {fo(cE} (Ns\*cJ l L7

-----  
Attorneys-at-Law

[REDACTED]

[REDACTED]

Our Ref:  
Your Ref:

September 25, 2001

Ref in Trust Limited  
76 Knutsford Boulevard  
P.O. Box 54  
Kingston 5

Attention: [REDACTED]

Dear Sir:

Re: Transfer of Property, [REDACTED]  
Registered at Vol e [REDACTED] Polio [REDACTED] to the [REDACTED]

We are in receipt o your letter dated the 2nd of July, 2001, with Settlement Agreement attached thereto. With specific reference to clause five (5) third paragraph, our client have been given until the 30th of September to pay the debt of [REDACTED]. Based on the timeframe given to close, and the foregoing negotiations with one of the purchasers, our client is asking for an extension of time for completion of the matter. Against the

background of asking this extension, it would be useful and informative for us to bring you up-to-date as to the present position in connection with this mater.

Please note that an Application to Surrender was lodged on the titles office on the 2nd day of August, 2001, for splinter titles Lots 1-6 and lot 9 to be obtained. Please see copy of Application to Surrender attached hereto which speaks for itself.

page 2

Attention: [REDACTED]

I have verbally been informed that these splinter titles should be forthcoming within the second week of October, ending the 12th. We have to date identified and sold three (3) lots and one (1) lot is presently under negotiation. The sale of these lots are

as  
--1. [REDACTED] to [REDACTED] Lot 2, [REDACTED]  
please see copy Transfer Tax Certificate and copy stamped transfer  
attached hereto).

In reference to requisition of Lot #6, a pro... ade to the [REDACTED]  
[REDACTED], after lengthy  
discussions with [REDACTED],  
it was agreed that the school which has been using [REDACTED], the subject  
matter of the above-mentioned requisition since 1978 (for purpose of  
football field, netball court, cricket pitch, lawn tennis, volleyball  
and basket ball, together with several youth clubs, church and  
community groups) should acquire the said lot through [REDACTED]  
[REDACTED], to benefit the school and the community at large (please  
see letter [REDACTED] ation  
attached hereto).

a By valuation report obtained by the vendor for the sum of  
[REDACTED], and by letter from [REDACTED]  
[REDACTED] dated the 24th of July 2001, [REDACTED]  
(please see letter attached hereto which speaks for itself),  
and reply from [REDACTED], dated the 30th of July. It has been mutually  
agreed that the [REDACTED] and [REDACTED]  
[REDACTED] would approach Finsac by way of negotiations, to [REDACTED]  
[REDACTED] to [REDACTED] to Finsac against  
the value of lands to the amount of [REDACTED], or the value occasioned  
by the Commissioner of Lands, so that infact no actual money consideration  
will pass from the [REDACTED], but that that value will  
be accredited  
to

The proposal for this ac.uisitian is as

[REDACTED] debt which he owes to Finsac.  
2 [REDACTED] to [REDACTED]: Lot 1,  
(please see copy transfer tax certificate and copy  
of stamped transfer attached hereto).

3. [REDACTED] to [REDACTED] et ux: Lot 5,  
(please see copy document receipt No.  
evidencing receipt of transfer documents, lodged at Taxpayer  
Audit and Assessment Division for payment of duties).

4. Proposed sale, [REDACTED]  
[REDACTED]:  
[REDACTED].

page 3

**Attention:** [REDACTED]

I now refer you to letter dated the 30th of July to the commissioner of lands, and also letter dated the 24th of September 2001, from the [REDACTED], to Finsac attention

Based on these ongoing negotiations with the [REDACTED], [REDACTED] and the Finsac organization, we ask that you extend the deadline for the payment of [REDACTED] to a realistic date to be arrived at after these negotiations have been settled with all parties involved.

We most sincerely hope that Finsac will grant this extension of time for payment of the debt having regards to the actual sales that have taken place, and the proposed acquisition of Lot 46. We are open to suggestions as to a realistic extension of time to be granted if the organization so desires to consider this application for the extension.

Anxiously awaiting your reply.

Yours faithfully,

C.C. [REDACTED]

C.C. [REDACTED]

C.C. [REDACTED]

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V it 8110f Diu //s

11/21 '00 00:55 NO.085 06

2001 October 10

[REDACTED]

Kingston I

[REDACTED]

**of Property,** [REDACTED]  
**Registered at Volume** [REDACTED] **Fol** [REDACTED]  
**To** [REDACTED]

S. #

We refer your letter of September 25, 2001 addressed to our Managing Director's This advises  
office, and subsequent telephone conversation between your [REDACTED] that  
and our [REDACTED] of October 9, 2001. FINSAC  
Limited has agreed to grant an extension of time for repayment *of the debt to December 31, 2001*,  
on condition that interest will *accrue at 5 per cent per annum* for the period October 1 -  
December 31, 2001.

We note your discussions for sale of a portion of the property to [REDACTED]  
[REDACTED] however, proceeds of fire sale will not fully settle your client's  
indebtedness to FINSAC Limited. We therefore request that you provide us with  
an accepted Letter of Undertaken to cover the shortfall. In the meantime  
however, we strongly recommend that you urge your client to begin repayment  
of the debt.

./2..

11121 '00 00:55 NO.085 07

Page Z. I

2001 Qct ioLer 10

Attenti

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May

client fails to make the requisite payment by  
the account will revert 1:0 its original status.

Yours truly

**FINSAC LIMITED**

You are ur her advised that it your the new is e, (December  
31, 2001)

Please b)! gided accordingly.

**SENIOR LOAN RECOVERY MANIGER**

DD: mab

Copy:

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(12)

(12)

[REDACTED]



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\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ dated the 25th of

In relation to the second to last paragraph which alluded to (a realistic extension of time to be arrived at) after all parties involved were brought into the picture with regards to the sale of Lot [REDACTED], we can categorically state that at the rate that the Ministry of Education together with the Commissioner of Land Valuations are moving that it is impossible for this matter to be completed by the *31st of December*, having also take into consideration the extensive delays that are being experienced at the stamp office and titles office.

It is based on these factors that we ask for a realistic date to be arrived at regarding the extension of time, and further ask that you have our proposals put before the board so that this extension can be arrived at, for Finsac to achieve it's ultimate goal of

collecting it's debts.

page2

October 23, 2001 **ATTENTION:**

\_\_\_\_\_

We have also taken instruction based on conversation with \_\_\_\_\_, and all balance of purchase price monies received from the sale of the lots will be paid into a Ref in Trust account at a Union Bank Branch, as soon as we receive the relevant receipts we will send you same for proof of payment.

We now turn to the fact that it is a condition fo this extension that our clients pay an interest rate of twenty five percent (25%) per annum, starting from the 1st of October 2001, to the date of extension given. Again we must point out that although our clients are aware that Finsac has given them much opportunity and help to repay the debt, the circumstances that our clients are faced with is beyond their control and should not be penalized by making it mandatory that they pay twenty five percent (25%) interest per annum.

Our clients are therefore asking that Finsac waived this interest rate, so that the monies can be repaid without any further debt added to the amount due to be paid.

We ask that you give this more consideration, as it is vitally important to the successful conclusion of this sale.

Yours faithfully,

\_\_\_\_\_

\_\_\_\_\_

RDB: ep

Copy: \_\_\_\_\_



NAME: *r / t t 74J1\*3rJ* DATE: *1981.12.10*

ADDRESS: *12.7 2* *r f..... %t LL.F*

LOAN ACCOUNT *0 r l . a*

*Cash*

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## FINSAC LIMITED

"Financial Sector Adjustment Co. Ltd."  
2 -- 6 OXFORD ROAD  
MUTUAL LIFE BUILDING, 4th FLOOR (NORTH TOWERS)  
P.O. BOX 54, KINGSTON 5  
JAMAICA, W.I.

PHONE: (876) 754-7053-67

FAX: (876) 754-7079

November 2, 2001

[REDACTED]

[REDACTED]

Dear Sirs:

**Re; Transfer of Property, [REDACTED],**  
**Registered at Volume [REDACTED] Folio [REDACTED],**  
**To the [REDACTED]**

We refer to your letter of October 23, 2001.

Your instructions from [REDACTED] were precise; she advised that you recommend to your clients an immediate need to make a payment on the indebtedness, which was promised from deposits in hand,

As indicated in letter of October 10, 2001, Finsac has agreed to grant an extension of time for repayments of the debt to December 31, 2001 with an interest rate of 25% for the three months (October- December).

Yours truly  
**FINSAC LIMITED**

[REDACTED] /  
[REDACTED] trb.

Copy: [REDACTED]

Directors: Jr. The Hon. Kenneth Rattray, O.S., QC (Chairman), Hon. Shirley Tyndall, O.S., (Vice Chairman), Mr. Patrick Hylton (Managing Director), Dr. Gladstone Bonnick, Hon. David Coore, O.I., QC., Ms. Hope Markes, Mrs. Kemorne Miller, Mr. Las Perry, Mr. Wilherne Persaud, Amb. Frank Pringle

et21

DY. [REDACTED]  
SENIOR LOAN RECOVERY MAP/AGER

ANY REPLY OR SUBSEQUENT REFERENCE  
TO THIS COMMUNICATION SHOULD BE  
ADDRESSED TO THE PERMANENT  
SECRETARY AND THE FOLLOWING  
REFERENCE QUOTED:-

[REDACTED]  
KINGSTON, JAMAICA W. I.

FILE NO.

November 6, 2001

[REDACTED]  
[REDACTED]

Dear Sir

**Re: Proposed Sale of Land, Lot** [REDACTED]

I refer to your letters of October 18, 2001 and October 23, 2001 concerning the captioned matter.

We are in receipt of the valuation report that was requested from the National Land Agency and we have found the consideration of *three million four hundred thousand dollars* to be acceptable.

Kindly make proposals to FINSAC as discussed. In the interim we will be forwarding the relevant information to the Commissioner of Lands for further advice on the matter.

Yours truly

*3Lu,C* -EST

[REDACTED]

For Permanent Secretary

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November 22, 2001

Dear Sir:

Re: Sale of property situated at

Volume

Folio

Please note that the Valuation Report require by [REDACTED] to begin the process of transferring the above captioned matter, has been received by their office.

The said Valuation Report is now before [REDACTED], who requires the necessary instructions on how to commence the process.

Could you please therefore make direct communication by way of formal contact with [REDACTED], so that he may inturn contact [REDACTED], as a policy decision, regarding the pending instructions to Finsac which is necessary from [REDACTED]. These instructions should entails the direction as they relates to the transfer of the property, where it is understood that no money will pass between [REDACTED] and [REDACTED], but that the value of the property being the agreed portion of [REDACTED], will be used to offset [REDACTED] debt to Finsac.

May we also bring your attention, the fact that after your representation to Finsac, Finsac had agreed to extend the deadline for the repayment of the debt to the 31st of December, 2001, and is now charging interest at twenty five percent (25 %) per annum, from the 1st of October to the 31st of December. (Please see letter attached hereto dated the 10th of October 2001, which speaks for itself).

page 2

November 22, 2001 **Attention:**

Our reply to them dated the 23rd of October is attached hereto. Based on our arguments in reality, we are asking that you use **your good offices** to have a realistic dated projected beyond the 31st of December 2001, as it is highly unlikely that the transfer will be complete before them. We further ask that this interest be waived so that the monies can be repaid to Finsac without any **additional** debts, which may very well hamper the completion of **this** matter.

We now await your early reply.

Yours faithfully,

per:

c.c.

Kingston



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"17"

11121 '00 00:53 NO.085 02 2002

Janus 15

Kingston

Dear Sirs:

Re:

Reference is made to  
18.

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a de to previous correspond *once* herein ending with you. letter of 2001 October,

Our client have instructed us to advise you (as per letter to you dated 2001 October, in from our [redacted] that the indebtedness of your clients has now reverted to the original amount, {b owing their failure to settle the account by 2001 December, 1,

Indicated below is the status of the account as at today's date:-

Principal  
Interest

[redacted] per annum i.e. [redacted] per day.

19/1/07

85

C.C.

,eINrT-/ (D

**FINSAC LIMITED**

"Financial Sector Adjustment Co. Ltd"  
76 KNUTSFORD BOULEVARD  
P.O. BOX 54, KINGSTON 5  
JAMAICA, WI.

PHONE: (876) 906-1809-12

FAX: (876) 906-1822

February 5, 2002

[REDACTED]

Attention: [REDACTED] Dear

Sirs:

**Re: Transfer of property,** [REDACTED]

I am in receipt of your letter of the 30<sup>th</sup> ultimo dealing with the account of [REDACTED]  
[REDACTED] In your letter, instead of focussing on the salient issues you make a number of  
unhelpful and misleading assertions concerning my conduct in this matter.

I will for the record set out the process through which I have dealt with this account.

Upon being initially informed about the circumstances concerning this account I  
instructed [REDACTED] cutive within this  
organisation to have dialogue with you. You will appreciate that as [REDACTED]  
[REDACTED] for the division within which the non-perfoiuiing loan unit falls [REDACTED]  
[REDACTED] has functional responsibility for its affairs.

Arising out of your discussions with [REDACTED] certain accommodations were  
agreed and approved by me. These were communicated in writing to your [REDACTED]  
[REDACTED] in a letter dated October 10, 2001 under signature of our [REDACTED]  
[REDACTED]

[REDACTED] has informed me that in her conversation with you she requested as  
a condition of accommodation an immediate payment to which you agreed. In  
addition you agreed to **start making payments** on the debt. These matters are  
confirmed in the letter to your [REDACTED], yet no payment has been received.

In a subsequent letter to your [REDACTED] dated November 2, 2001, responding  
to his of October 23, 2001 our position was reiterated. Your client has still not met  
any of these conditions.

2;

- On a number of occasions when you have telephoned me you have been appropriately referred to [REDACTED] and you have refused to speak to her.

I asked [REDACTED] to speak directly with your client. This she did on the telephone and in fact recently met with him and suggested to him how to proceed while maintaining our position that the loan had reverted, as he had not complied with our agreement.

Our position remains the same and the loan has in fact been sold as part of the portfolio of loans we have recently divested.

Having regard to the foregoing it is clear to me that several reasonable efforts have been made by us to accommodate your client. As a consequence I refute the assertions outlined in your letter and would suggest to you that it may be more useful in any attempt to find someone to blame to examine your own approach to this matter.

Yours sincerely  
FINSAC LIMITED

[REDACTED]

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v - c-g/i3so fu, 20<sup>9</sup>

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20<sup>8</sup>

February 7, 2002

Finsac Limited  
76 Knutsford Boulevard  
Kingston 5

Attention: [REDACTED]

Dear Sir:

RE: TRANSFER OF PROPERTY, [REDACTED]

We are in receipt of yours dated the 5th of January 2002, and would first like to thank you for responding.

However, I am disappointed that you regard our "assertions" as you have. They were and are still valid although you have just recently graced us with a response. Just as you have set out your claims, for the record we will attempt to do same and hopefully bring to light the depth and complexity that this transaction has taken on.

In your letter dated the 10th of October 2001, a response to ours dated the 25th of September 2001. We acknowledge that your institution had agreed to grant the extension of time for the repayment of our clients debt. However in granting said extension [REDACTED] informed us that Ref in Trust would be charging an interest rate of twenty five percent (25 %) per annum, for the period October 1st to December 31st. [REDACTED] this decision in and of itself from the first, totally disregarded our initial and most crucial sentiments expressed in our letter dated the 25th of September 2001.

They were as follows:-

- 1) That the initial date of September 30th, 2001, given to my client as the deadline to settle his debt was not a realistic one as we did not receive the parent title from The National Commercial Bank for subsequent splintering until August 2001. Keeping in mind the confusion occurring at the titles office and the stamp office, we pleaded with Finsac to consider a more realistic time frame for completion by way of negotiation (Please note that to date neither agreement nor discussion have been expressed, in regards to our proposal of negotiation)

page 53  
February 7, 2002

- 2) Secondly, in your same letter of the 10th of October 2001, paragraph 3, it is clear that [REDACTED] did not read all of page two (2) of our letter dated the 25th of September 2001. If she had she would have realized that we were not solely dependent on the pending offset of debt from [REDACTED], valued at [REDACTED]. Outlined in extensive detail at the top of the page, numbered 1-4, were the sales actually taking place, yet in suspension, pending the splintering of the title. As to refresh your memory I will again outline same.
1. [REDACTED] to [REDACTED]; Lot [REDACTED], (please see copy Transfer Tax Certificate and copy stamped Transfer attached hereto).
  2. [REDACTED] to [REDACTED]: Lot [REDACTED], (please see copy transfer tax certificate and copy of stamped transfer attached hereto).
  3. [REDACTED] to [REDACTED]: Lot [REDACTED] (please see copy document receipt evidencing receipt of transfer documents, lodged at Taxpayer Audit and Assessment Division for payment of duties).
  4. Proposed sale, [REDACTED] to Ministry of Education/ [REDACTED] Lot [REDACTED]

and:

- (a) By valuation report obtained by the vendor for the sum of [REDACTED] and by letter from [REDACTED] dated the 24th of July 2001, to [REDACTED] (please see letter attached hereto which speaks for itself) and reply form [REDACTED], dated the 30

The addition of the purchase price of these lots inclusive of lot 6, would amount to [REDACTED] more than what was sufficient to repay the debt of [REDACTED] in full. We again inform you that all of the legal transactions have taken place and the money in place from Lots 1, 2, and 5.

Regarding your assertion in your recent letter dated the 5th of February 2002, paragraph 3, refute same by sending to you copy loan payment voucher, enclosed herewith for the sum of [REDACTED], dated the 23rd of October; approximately one (1) week and two (2) working days after your letter of the 10th of October, 2002. This therefore also refutes your claim of paragraph four (4) of letter dated the 5th of February 2002.

page 54  
February 7, 2002

As to the fact that we have admittedly; refused to speak with [REDACTED], please note that this action was sincerely not one of disrespect or disregard for her position of [REDACTED] ns. However, by this stage we were instructed by [REDACTED], via teleconference with our Mr. Bonner to communicate only with you and this we attempted to do.

[REDACTED] son as we understand is included in the upper echelons of Refin Trust Limited, but is not in a position to make policy decisions regarding the waiver of interest charged, which is why the Minister understandably directed us to refer all future concerns to you and only you.

In conclusion, based on the fact that the monies for Lots 1, 2, and 5 have been secured and the acquisition of Lot 6 by the Ministry of Education nearing the conclusion, we now again ask that you ponder all that we have included in this letter, review those relevant to this matter, and take into consideration our clients' payment of [REDACTED] and subsequently waive the interest charged and the reversal of the original debt amount of [REDACTED]. Please also try and understand our frustration as this matter is one which would have incurred same.

Thanking you for response and now awaiting a favourable reply to this.

Yours faithfully,

[REDACTED]

per:

[REDACTED]

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[REDACTED]



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February 11, 2002

Refire Trust Ltd.  
76 Knutsford Boulevard  
Kingston 5

**Attention:** [REDACTED]

Dear Madam:

**Re: Transfer of Property situated at** [REDACTED]

You are in receipt of mine dated the 8th of February 2002.

Based on The Consent of Mortgagee, signed by my clients [REDACTED]  
[REDACTED], I now return to you parent Title registered at Volume [REDACTED] Folio [REDACTED]

Still awaiting your favourable response regarding mine dated the 8th,

Yours respectfully,

[REDACTED]

End/ 1

( 4D yHo 1 C# AJfNi

February 12, 2002

Refin Trust Limited  
76 Knutsford Boulevard  
Kingston 5

Attention: \_

Dear Sir:

Re: Transfer of property, registered at Volume Folio

Subsequent to our letter dated the 7th of February, 2002, we now refer you to consent of mortgage prepared by Refin Trust and Settlement Agreement the 13th of June, 2001, for the splintering of titles registered at Volume Folio.

As per the direct instructions of the Settlement Agreement No. 5, 3rd paragraph direct that the splinter titles obtained together with the relevant parent title should be returned to Refin Trust Limited.

We refer you to our letter dated 25th September, 2001, which we informed you of the ongoing sale of the lots so as to repay the loans. This paragraph defeats the purpose of handing back the splinter titles to Refin Trust, as the actual sale of these properties will be used to repay the debt.

We now send to you the original parent title registered at Volume Folio.

For the sake of expediency, we now send to you photocopies of actual Transfer completed with transfer tax and stamp duty already paid and set out as follows:-

- 1) to , Lot .
- 2) to , Lot .
- 3) to , Lot .

Please note that Lots are presently undergoing contractual negotiations and the prospective purchasers have asked

for copied of the titles as actual proof that the titles are actually  
in existence.

page 58

February 12, 2002

Attention: [REDACTED]

Based on the foregoing agreements we now seek Refin's permission to retain original splinter titles, so that the actual sales can take place and further ask that the relevant discharge of **zEmc-r-e** mortgage be prepared and return to me so that I may complete the sale of the above mentioned lots.

Could you please sign the copy of this letter as acknowledgement of safe receipt of the enclosures described herein, and return same to our offices at the above address.

We look forward to your early reply.

Yours faithfully,

[REDACTED]

Per:

[REDACTED]

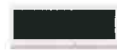
/ep

Encls.

[REDACTED]

page 59  
February 12, 2002  
**Attention:** [REDACTED]

(lid y H07-c



23



## FINSAC LIMITED

"Financial Sector Adjustment Co. Ltd"

76 KNUTSFORD BOULEVARD

P.O. BOX 54, KINGSTON 5

JAMAICA, W.I.

1cf7 01 -

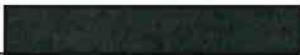
PHONE: (876) 906-1809-12 FAX: (876) 906-1822

February 18, 2002



1st Floor  
Kingston

**Attention:**



Dear Sirs:

**Re: Transfer of Property,**



We are in receipt of your letters of the 7<sup>th</sup> instant (received February 14<sup>th</sup>) and the 12<sup>th</sup> instant (received February 18<sup>th</sup>).

Having considered all the matters raised in both letters we remain of the view that your client has not performed in accordance with the signed settlement agreement and the subsequent extensions. As a consequence the loan has been sold and the balance reverted in keeping with the settlement agreement

We further advise that having regard to the fact that we no longer own the loans, we have no discretion to depute a new compromise. In any event we understand that you have already had contact with the new owners of the debt and we urge you to continue dialogue with them.

Yours truly, FINSAC  
LIMITED



[illegible]

Joslin Jamaica Limited  
2-4 Knutsford Boulevard  
Kingston 5

Dear Sir/Madam:

We have been instructed by [REDACTED] of Finsac Limited that the subject matter of the abovementioned property has been sold to your company.

This company has for the past three (3) years tried in vain to explain to the authorities involved that the mechanisms that operate in this country have broken down and that although the previous owners of the debt have explained to us that they are aware of these problems they have been unable to enter into negotiations with this company to practically implement procedures to coincide with the problems involved, so that the issue of repayment of the debt can be solved.

It is against this background that we sincerely hope that the proposals made to your company will be implemented in a way as to allow for flexibility of time and for completion of the payment of the debt.

page 62  
February 28, 2002

We have been instructed by our client to make the following proposals:-

1. As per our letter to Finsac dated the 25th of September, 2001, that the debt owed shall be capped [REDACTED] with the full understanding that the amount of [REDACTED] has already been paid in toward that debt, thus leaving a balance of [REDACTED]
2. That the property be splintered with the provision of six (6) splinter Lots to be sold, to cover the remaining balance of the debt.

For a full explanation as to the sale of these lots, we refer you to our letter dated the 25th of September, 2001 (please see letter dated September 25th, 2001, attached hereto, which speaks for itself) and now state that all six (6) lots have been splintered and three (3) of the lots under the previous transaction have already been sold and now wait to be transferred to the prospective purchasers; being Lots number 1, 2, and 5. Lots number 3 and 4 are presently undergoing negotiations, where purchasers have been identified and we are presently to go to contract but are awaiting confirmation from you that the original splinter titles can be used for these sales.

Regarding Lot number 6, we refer you to our letter dated the 25th of September, 2001, 2nd page, 2nd paragraph under caption '4', "Please note that [REDACTED] is interested in acquiring the said Lot number 6". As we understand, money is owed by your company to the government, and as such we propose with the consent of all parties involved i.e. [REDACTED] and [REDACTED] that the amount to the value of [REDACTED] be set off against the debt owed by [REDACTED] or in the alternative, that [REDACTED] will propose that the Lot be bought by the government. With the sale of these remaining Lots, i.e. Lots [REDACTED], there would be enough money to re-pay the bank the proposed loan debt of [REDACTED] with the extra funds used to pay for the government's stamp duties.

We now send to you splinter titles for Lots [REDACTED] to [REDACTED] registered at Volume [REDACTED] and Folios [REDACTED] and [REDACTED] respectively.

These titles are sent to you on the specific request that you send back to me Volume [REDACTED] Folios [REDACTED], and [REDACTED], with the relevant Discharge of Mortgage to complete the sale of these Lots. We also anticipate that when the contracts have been signed by the prospective purchasers for Lots [REDACTED] and [REDACTED] and the deposits paid, that we will be able to request the titles for



page 63  
February 28, 2002

the said Lots and the Discharge of Mortgages with a legal undertaking to return the balance of proceeds of sale to Joslin Jamaica Limited on completion.

Anticipating your early reply.

Yours faithfully,

[REDACTED]

ICK & C.

c ER.

per: -:Ca...

[REDACTED]

/epp

c.c.

[REDACTED]  
C/o Ref in Trust Limited 76  
Knutsford Boulevard  
Kingston 5

c.c.

[REDACTED]  
Kingston

c.c.

[REDACTED]  
Kingston

c.c.

[REDACTED]

page 64  
February 28, 2002



Regn\_ S99 (overseas)

2-6 OXFORD ROAD  
MUTUAL LIFE BUILDING, 4th FLOOR (NORTH TOWERS)  
PO BOX 54, KINGSTON 5, JAMAICA W.I.  
TEL: (876) 754-7053-67 FAX: (876) 754-7079

---

2002 June 24

[REDACTED]

KINGSTON

Dear Sir:

RE: INDEBTEDNESS OF [REDACTED]

This is to confirm meeting on 2002 June 20 at our offices ([REDACTED]). Arising out of that meeting the following were agreed on:

Re: Sale of Lot 6 to [REDACTED] cation - we will accept and bond; in lieu of cash on condition that there is a maturity date and an interest factor.

Re: Sale of Lots [REDACTED] & [REDACTED] - The sale prices of these lots are too low and are to be revised to a minimum of [REDACTED]. The market values are [REDACTED] and [REDACTED] respectively.

A proposal is to be submitted for further sub-division of Lot [REDACTED] with no cos, to us and advise of the amount that will be paid by your client on a monthly basis until these lots are sold.

Lots [REDACTED] & [REDACTED] will be released upon satisfaction of the other factors. Please let us hear from you

within the next ten (10) days of the date hereof

Yours truly

[REDACTED]

[REDACTED]

[REDACTED]

"7-(0 Ali

uTC

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ANY REPLY OR SUBSEQUENT REFERENCE  
TO THIS COMMUNICATION SHOULD BE  
ADDRESSED TO THE PERMANENT  
SECRETARY AND THE FOLLOWING  
REFERENCE QUOTED:-

KINGSTON, JAMAICA W. L

FILE NO.

24 July 2002

Kingston 5

Dear

I believe you are aware that the [REDACTED] has been  
interested for some time in acquiring a parcel of land owned by [REDACTED].

I have been informed by the Attorney-at-law representing [REDACTED] that you are  
willing to sell the property for [REDACTED] and that you will accept land bonds to that  
amount provided that the bonds paid to Joslin Jamaica be secured with interest and  
that we seek as purchaser and vendor to have the relevant Transfer Tax and Stamp  
Duties waived.

We are pursuing the matter of the conditions with [REDACTED]  
[REDACTED] and expect to be in touch with you very shortly to finalize arrangements.

I thank you for your response thus far and look forward to an early conclusion of the  
matter.

Yours sincerely

[REDACTED]

cJJ



*[Handwritten signature]*

ANY REPLY OR SUBSEQUENT REFERENCE  
TO THIS COMMUNICATION SHOULD BE  
ADDRESSED TO THE PERMANENT  
TARIFF AND THE FOLLOWING  
REFERENCE QUOTED:-

KINGSTON, JAMAICA W. I.

FILE NO.

9 a 2, f 4 & 0 L% 25 July 2002

[Redacted block]

Dear [Redacted]

You may be aware that prior to a transfer of portfolios from [Redacted] to [Redacted]  
[Redacted] had expressed an interest in  
purchasing a parcel of land owned by [Redacted] a client of  
FINSAC/Joslin.

The land is urgently needed in order to improve facilities at the [Redacted]  
in [Redacted] is prepared to sell the land at a price of [Redacted]  
and to accept land bonds as the medium of exchange provided that:

1. the bonds to be paid to [Redacted] be secured with interest

discussion be entered into with the vendors for the Government to  
waive the relevant Transfer Tax and Stamp Duties regarding the sale

I now ask for your response to the above conditions and trust that the response will  
be positive.

Yours sincerely

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*1<sup>st</sup> transfer*  
*2<sup>nd</sup> transfer* c r \* m -  
*3<sup>rd</sup> transfer*

7-6D yI Ev\*cff(NS ON FINSAC  
LIMITED

REF 020 (i)

Handwritten signature and initials.

"Financial Sector Adjustment Co. Ltd"  
76 KNUTSFORD BOULEVARD  
P.O. BOX 54, KINGSTON 5  
JAMAICA, W.I.

PHONL; (876) 906-1809-12

FAX: (876) 906-1822

August 21, 2002

[Redacted]

F.O. Box 512  
Kingston

**Attention** [Redacted] Dear

Sirs:

**Rc: Request from** [Redacted]

We refer to letter of July 25, 2002 from [Redacted]  
[Redacted], copy attached for ease of reference. This letter seeks [Redacted] approval:

1. To issue land bonds with interest for the purchase of a property  
[Redacted] to improve facilities at-the [Redacted] and
- 2\_ To waive relevant Transfer Tax and Stamp Duty regarding the sale.

As the loan which is secured by the related property is now managed by Dennis Joslin  
Jamaica, Inc., we are returning this matter for your attention and appropriate action.

Yours sincerely,  
FINSAC LIMITED

[Redacted]

Directors: Or, The Hon. Kenneth Rarlay, O.L. QC (Chairman), Hon. Shirley Tyndall, O.), (Vice Chairman), Mr. Patrick Hylton (Managing Director), Dr. Oladsmæ 13onnick, Hon. David Coote, O.3., QC., M. Flogs ;vlarke, Mrs. ken otlre Millar. Mt. Las Perry, Mr. Wilber= Persaud.

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N \*\*(\* 1 \*{Urct-(lpsd a l

29,

September 5, 200

Ref No. 742/0'10 XVII

[REDACTED]  
FINSAC Ltd.  
76 Knutsford Boulevard  
P.O. Box 54  
Kingston 5

Dear [REDACTED]

Re: Re nest from [REDACTED]

Reference is made to your letter dated 8<sup>th</sup> August EOQ regarding the captioned subject,

I have been directed to inform you that approval has been granted for a waiver of the **Transfer Tax and Stamp Duty** payable in respect to the sale of property in Manchester to the Ministry of Education, in order to improve facilities at the May Day High School.

Yours truly,

[REDACTED]  
For, Financial Secretary

Cc. [REDACTED]

[REDACTED]



# Cabinet approves compulsory takeover of lands in St James, Kingston

RF  
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ST  
JF

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add tionat house sQ.lxullons,

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construction of 2 1 6 0 0 0 0 m g  
urns b\* t JLNatonal  
Housing Trust (  
of its ° inner city housing

Project The- oinmissioner  
of' Lands has ,valued:  
the property at \$750,00

I addition\* Gab net' last  
Tuesday endorsed apropolal  
brought by' the "Ministry of

latez7' 434 ,CI ousing .  
faeXhtate. the compulsory  
acgius\* tian of properties in  
! St James by. tlae 1 • TH or the

z=relocation=of r acl s-from  
theRaaiay LanejBarraeks Road  
area to ther() vldence

us\* n 17 \*reli pr ent . . The  
;agency w-hay advised

that she: 320 units ;are near  
cQmpletionr °and' a f the relocation  
will begin shortly

Meanwhile, Cabinet also .  
approved the purchase of lands  
adjoining [redacted] in larendo fir [redacted] the  
provision of a p

ayfield for

”

re 51

the students

The ' land is privately  
owned but the school has used it as a  
playing area over the years and the intent  
is to purchase the property to is  
preserve the . . . ; students'  
recreational area - The 3C  
property \*rs.\* value\* + at

[REDACTED]

32

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32

JAMAICAN

## REDEVELOPMENT FOUNDATION, INC.

REGN. # 896 (OVERSEAS)

6 ST. LUCIA AVENUE, 2ND FLOOR KINGSTON 5, JAMAICA, W.I. PHONE: (876) 754-7053-67 FAX.: (876) 754-7079

2006 December 18

BY REGISTERED MAIL

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Principal	-	[REDACTED]
Interest	-	[REDACTED]
Fees	-	[REDACTED]
Total	-	[REDACTED]

54 or 55 days

Per diem , = [REDACTED]

1382.78/day/365

MANCHESTER

Dear Sir:

**Re: Your indebtedness to Jamaican Redevelopment Foundation Inc. (JRF)**

This is to advise that your proposal to settle your indebtedness through splintering and sale of lots at [REDACTED] is not approved.

The balance outstanding on your accounts as at October 24, 2006 accruing daily at the rate of [REDACTED] per annum or

Please let us have your proposal for early; \*e e -Jk within fourteen (14) days of the date hereof failing which we will proceed to sale.

Yours truly,  
JAMAICA REDEVELOPMENT FOUNDATION, INC.

(ONC

[REDACTED]  
[REDACTED] (J/AM JOAN  
BRANCH)

32.

33

JAMAICAN REDEVELOPMENT FOUNDATION, INC.

REGN. #896 (OVERSEAS)

6 ST. LUCIA AVENUE; 2ND FLOOR  
KINGSTON 5, JAMAICA, W.I.  
PHONE: (876) 754-7053-67  
FAX: (876) 754-7079

2008 June 12

WITHOUT PREJUDICE

[REDACTED]

KINGSTON

ATTENTION:

[REDACTED]

Dear Sir:

RE: INDEBTEDNESS TO [REDACTED] TO JRF

This is to advise that Lot [REDACTED] in the parish of [REDACTED]  
registered at Volume [REDACTED] Folio [REDACTED] was sold April 28, 2008 for [REDACTED].

The net sale proceeds of [REDACTED] was applied to the interest on your account.

Please note that after application of the net sale proceeds as at today's date, the  
balances outstanding total [REDACTED] with interest accruing at [REDACTED]  
per annum and compounded monthly.

Yours truly

"JAMAICAN REDEVELOPMENT FOUNDATION INC"

(Jamaican Branch)

ti

Mr

[REDACTED]

P k t 7 i D - f

r c 6 u s f

1-4

Copied to

ice: '✓';\*\*.\* r.0.

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DIRECTORS: A. BEAL

INCORPORATED IN THE U.S.A.

Jamaican Redevelopment Foundation Inc.  
Consolidated Debt Originated at NCB

All amounts in Jamaican Dollars		PRINCIPAL				INTE REST				FEES			
DATE	NU. OF DAYS / RATE	TOTAL PAYMENT JMD	Payments	Compound Past Due Interest	Balance	Payments	Past due Interest Compounded	Charges	Balance	Charges	Payments	Balance	PAY OFF FIGURE
4-Oct-00	Opening Balances -												
4-Oct-00	31-Dec-00	89	25.00%										
1-Jan-01	25-Oct-01	298	25.00%										
26-Oct-01	Payment	0	2500%										
28-Oct-01	Returned Cheq	0	25.00%										
28-Oct-01	Payment	0	25.00%										
28-Oct-01	21-Dec-01	67	25.00%										
1-Jan-02	4-Jul-02	185	25.00%										
5-Jul-02	Valuation	0	25.00%										
5-Jul-02	Valuation	0	25.00%										
5-Jul-02	3-Nov-02	122	25.00%										
4-Nov-02	Payment	0	25.00%										
4-Nov-02	10-Dec-02	37	25.00%										
11-Dec-02	Payment	0	25.00%										
11-Dec-02	31-Dec-02	21	25.00%										
1-Jan-03	9-Jan-03	9	25.00%										
10-Jan-03	Payment	0	25.00%										
10-Jan-03	13-Feb-03	35	25.00%										
14-Feb-03	Payment	0	25.00%										
14-Feb-03	13-Mar-03	28	25.00%										
14-Mar-03	Payment	0	25.00%										
14-Mar-03	16-Apr-03	34	25.00%										
17-Apr-03	Payment	0	25.00%										
17-Apr-03	14-Nov-03	209	25.00%										
17-Nov-03	Payment	0	25.00%										
12-Nov-03	31-Dec-03	50	25.00%										
1-Jan-04	12-Feb-04	43	25.00%										
12-Feb-04	Payment	0	25.00%										
13-Feb-04	15-Jun-04	124	25.00%										
16-Jun-04	Net Proceeds	0	25.00%										
16-Jun-04	2-Dec-04	170	2500%										
2-Dec-04	5-Dec-04	3	25.00%										
6-Dec-04	Payment	0	25.00%										
6-Dec-04	Payment	0	25.00%										
6-Dec-04	31-Dec-04	26	25.00%										
1-Jan-05	8-Mar-05	67	25.00%										
9-Mar-05	Payment	0	25.00%										





**Jamaican Redevelopment Foundation Inc,  
Consolidated Debt Originated at NCB**

All amounts in Jamaican Dollars				PRINCIPAL				INTE REST				FEES			
DATE	*y/y, OF DAYS	INTEREST	TOTAL	Payments	Compound Past Due Interest	Balance	Payments	Past Due Interest Compounded	Charges	Balance	Charges	Payments	Balance	PAY OFF FIGURE	
9-Mar-05	4-Apr-05	27	25.00%	-											
5-Apr-05	Payment	0	25.00%												
5-Apr-05	31-Dec-05	271	25.00%	-											
1-Jan-06	12-Oct-06	285	25.00%												
13-Oct-06	Valuation	0	25.00%	-											
13-Oct-06	Valuation	0	25.00%	-											
13-Oct-06	17-Dec-06	66	25.00%												
18-Dec-06	Slat Notice														
18-Dec-05	31-Dec-06	14	30.00%												
1-Jan-07	31-Jan-07	31	3000%												
31-Jan-07	Compound		30.00%												
1-Feb-07	28-Feb-07	28	30.00%												
28-Feb-07	Compound		30.00%												
1-Mar-07	31-Mar-07	31	3000%												
31-Mar-07	Compound		30.00% / 0												
1-Apr-07	30-Apr-07	30	30.00%												
30-Apr-07	Compound		30.00%												
1-May-07	9-May-07	9	30.00%												
10-May-07	Auction		30.00%												
10-May-07	31-May-07	22	30.00%												
31-May-07	Compound		30.00%												
1-Jun-07	30-Jun-07	30	3000%												
30-Jun-07	Compound		30.00%												
1-Jul-07	31-Jul-07	31	30.00%												
31-Jul-07	Compound		30.00%												
1-Aug-07	31-Aug-07	31	3000%												
31-Aug-07	Compound		30.00%												
1-Sep-07	30-Sep-07	30	30.00%												
30-Sep-07	Compound		30.00%												
1-Oct-07	31-Oct-07	31	30.00%												
31-Oct-07	Compound		30.00%												
1-Nov-07	28-Nov-07	28	30.00%												
29-Nov-07	Auction		30.00%	-											
29-Nov-07	30-Nov-07	2	30.00%	-											
30-Nov-07	Compound		30.00%												
1-Dec-07	31-Dec-07	31	30.00%												
31-Dec-07	Compound		30.00%												
1-Jan-08	31-Jan-08	31	30.00%												



Jamaican  
Redevelopment Foundation Inc. Consolidated  
Debt Originated at NCB

DATE	NO. OF DAYS	INTEREST	TOTAL	Payments	PRINCIPAL Compound Past Due Interest	Balance	Payments	Interest Compounded	Charges	Balance	Charges	FEES Payments	Balance	PAY OFF FIGURE
31-Jan-08	Compound	30.00%												
1-Feb-08	29-Feb-08	30.00%												
29-Feb-08	Compound	30.00%												
1-Mar-08	31-Mar-08	30.00%												
31-Mar-08	Compound	30.00%												
1-Apr-08	27-Apr-08	30.00%												
28-Apr-08	Net Proceeds	30.00%												
28-Apr-08	30-Apr-08	30.00%												
30-Apr-08	Compound	30.00%												
1-May-08	31-May-08	30.00%												
31-May-08	Compound	30.00%												
1-Jun-08	12-Jun-08	30.00%												
13-Jun-08	Valuation	30.00%												
30-Jun-08	30-Jun-08	30.00%												
30-Jun-08	Compound	30.00%												
1-Jul-08	24-Jul-08	30.00%												
BALANCES														



IRF Account	Details ...	1	hereat Rate	TOTAL PAYMENTS	Payments	PRINCIPAL Interest Comp.	Balance	INTEREST IntarastCori	Chaves 285,788.13	Aalanco	Charges	FEES Payments	--- + balance	PAY	5FFIG_URE
---	1-Apr-07	31	1-Apr-07	30%											
	1-Apr-07		1-Apr-07	30%											
	1-May-07	30	1-May-07	30%											
	1-May-07		1-May-07	30%											
	10-May-07 Auction	9	10-May-07	30%											
	10-May-07	22	10-May-07	30%											
	1-Jun-07		1-Jun-07	30%											
	1-Jun-07		1-Jun-07	30%											
	1-Jul-07 Compound		1-Jul-07	30%											
	1-Jul-07	31	1-Aug-07	30%											
	1-Aug-07 Compound		1-Aug-07	30%											
	1-Aug-07	31	1-Sep-07	30%											
	1-Sep-07 Compound		1-Sep-07	30%											
	1-Sep-07	30	30-Sep-07	30%											
	30-Sep-07 Compound		30-Sep-07	30%											
	31-Oct-07 Compound	31	31-Oct-07	30%											
	31-Oct-07		31-Oct-07	30%											
	31-Oct-07	28	25-Nov-07	30%											
	28-Nov-07 Auction		28-Nov-07	30%											
	29-Nov-07	2	1-Dec-07	30%											
	1-Dec-07 Compound		1-Dec-07	30%											
	1-Dec-07	\$11	1-Jan-08	30%											
	1-Jan-08 Compound		1-Jan-08	30%											
	1-Jan-08	31	1-Feb-08	30%											
	1-Feb-08 Compound		1-Feb-08	30%											
	1-Feb-08	29	1-Mar-08	30%											
	1-Mar-08 Compound		1-Mar-08	30%											
	1-Mar-08	31	1-Apr-08	30%											
	1-Apr-08 Compound		1-Apr-08	30%											
	1-Apr-08	27	28-Apr-08	30%											
	28-Apr-08 Compound		28-Apr-08	30%											
	28-Apr-08	3	1-May-08	30%											
	1-May-08 Compound		1-May-08	30%											
	1-May-08	31	1-Jun-08	30%											
	1-Jun-08 Compound		1-Jun-08	30%											
	1-Jun-08	12	13-Jun-08	30%											
	13-Jun-08 Auction		13-Jun-08	30%											
	13-Jun-08	18	1-Jul-08	30%											
	1-Jul-08 Compound		1-Jul-08	30%											
	1-Jul-08	24	25-Jul-08	30%											

