

To: Paul Lachman [REDACTED], David Stern [REDACTED], John-Boy O'Sullivan [REDACTED], Eric Cowan [REDACTED]
From: Sarah
Sent: Tue 8/4/2009 4:41:06 PM
Subject: Fw: DoY Loan interest obligations

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From: "John Adams"
Date: Tue, 4 Aug 2009 17:47:59 +0100
To: 'Paul Lachman' <[REDACTED]>
Subject: DoY Loan interest obligations

Loan interest obligations for David Stern

Tim Headington Loan \$1.5m

The Borrower promises to pay to the Holder all outstanding principal and all accrued but unpaid interest due under this Promissory Note (this "Note") on December 31, 2009.

El Pacara Mortgage Agreement

Loan of US\$ 694,368 to be funded in two Tranches Tranche I US\$ 626,368 and Tranche II US\$68,000.

The Loan is granted for a maximum term of 360 months counted from the advance of the Tranche I and expiring on February 1st, 2039 (the "Loan Term") and bears interests at a rate per annum of 8%.

The Borrower agrees to pay the whole amount of the Loan plus the accrued interests calculated at the Interest Rate, as follows:

Tranche I, in three hundred and sixty (360) equal, consecutive, monthly installments each of US\$ 4,597

Tranche II, in equal, monthly installments of an amount equal to the result of dividing the total amount advanced in Tranche 2 by the number of months remaining until the completion of the Loan.

Drummonds Bank £1m

Facility terms

1. Facility Type Ten-year Interest only Personal Term Loan. Initial reduction of £150,000 by 31/03/2009 followed by 9 x annual capital reduction of £100,000 commencing 31/12/2009. A final reduction of £104,000 will be required on 31/12/2018
2. Amount £1,154,000
3. Purpose £505,000 for repayment of existing overdraft and £649,000 to be used to convert to US\$ to assist you with Hartmoor buy out
4. Term 10 years
5. Interest Base +1 % on first £500,000 of exposure whilst guarantee remains in place. Balance of exposure beyond £500,000 to be charged at a rate of Base+2.50%.

Base Rate is currently 0.5% but may vary from time to time

Interest paid quarterly March, June, September & December

Patrick Coakley \$100k

Draft I am holding does not specify a date for repayment nor interest payment dates.

Kind regards

John Adams



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