20th August, 2015.

Inver Glebe, Inver, Co. Donegal.

Ms Aisling Dempsey, Dempsey Financial Ltd., Unit 2, Monterey Court, Galway, Co. Galway.

Dear Aisling,

Re. New Accounts

I refer to emails received and enclose the paperwork supplied signed by both Michael and myself.

I also enclose the copy passports and proofs of identify – utility bills.

I wish to confirm that I do not wish to proceed with the 2nd loan drawdown. Can the invoices outstanding be deducted from the pension?

If you need any thing further please contact me.

Yours truly,

Carmel McGrane.