

Thursday, 08 August 2024

**PRIVATE & CONFIDENTIAL**

Mr S Howell & Mr S Dicks  
Millstone Executive Pension  
Ridgebrooke Nursery  
Colwinston  
Cowbridge  
CF71 7NL

**RE Millstone Executive Pension – Heritage 2<sup>nd</sup> Charge Loan**

Dear Stephen & Steven

I am writing to confirm that the following payment has been made into your scheme bank account in relation to the full settlement of the above loan. The loan has been settled in full along with interest due to date following the last monthly interest payment.

**Heritage 2<sup>nd</sup> Charge**

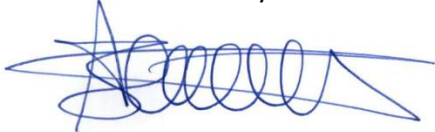
<b>Total Loan Amount</b>	<b>£70,000</b>
<b>Original Interest:</b>	<b>7% per annum paid monthly</b>
<b>Start Date:</b>	<b>15/02/2021</b>
<b>End Date:</b>	<b>06/08/2024</b>

**Loan Settlement Summary :**

<b>Interest accumulated to 06/08/2024 from last payment</b>	<b>£295.24</b>
<b>Original Loan Amount</b>	<b>£70,000.00</b>
<b>TOTAL AMOUNT PAID TO MILLSTONE EXECUTIVE PENSION</b>	<b>£70,295.24</b>

If you have any queries or if I can be of any further assistance, please do not hesitate to contact me.

Yours sincerely



Adrian Shakespeare Dip PFS, Cert's CII (MP & ER)  
**Managing Director**