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PRIVATE & CONFIDENTIAL

Mr Kishor Shah  
26 Pembroke Road  
Moor Park  
Northwood  
HA6 2HR 17 May 2010

Dear Kishor,

**SSAS Investment Documents**  
  
Please find enclosed the loan documents and charges plus associated paperwork for the loans to the Raptor Companies and charge.

I have put all the documents in one brochure and have labelled these for signing by the relevant persons. Red denotes you, green denotes Bob and yellow denotes Indu. Other – which means a witness or signatory of the Company is denoted in colour also.

You will need to enclose a copy of your personal shares in Raptor Capital when returning the signed papers to me. You must date the loan to coincide with the transfer of money from the pension schemes to the Company – **not before or after** as otherwise the transactions will be taxed at 40% by HMRC!

The deed of adherence admits Raptor to PZK Scheme, the Company is not obliged to make contributions but it is necessary to admit that firm so that PZK can make a loan to Raptor.

I will issue the loan repayments schedules and Deed of Release plus final Charge Deed on receipt back of the signed documents, we will need to raise an invoice for these documents plus the three legal deeds and the two charge which will be £2000 plus vat. I cannot secure a higher reduction that this. The going rate for a pension deed is around £1000 at this time, which will give you an idea why it has taken so long to get this done.

I look forward to the return of this paperwork, any queries please feel free to get in touch.

Kind regards

Yours sincerely

Gavin McCloskey  
**For Pension Practitioner .Com**

Company Reg No: 6028668 ; VAT Reg No: 894312018 ; HMRC Practitioner Reg No: 00005886

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