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FAO: Subash Ramoutar

15 October 2008

Dear Sirs,

Resolv Loan Facility

Please find enclosed the pension scheme loan invoice up to 15th October 2008.

This is inclusive of late interest and charges that have arisen as a consequence of the loan default.

Would you please arrange for immediate the settlement of the loan in accordance with the attached invoice.

Yours sincerely

Gavin McCloskey
For Pension Practitioner .Com