OFFER DOCUMENT

This offer document is made and is effective from 5th September 2016

BETWEEN

Belvedere Investments Ltd of 57 John Street, Sunderland, SR1 1QH, herein referred to as "The Borrower"

AND

Stephen Robert Kirtlan of 72 Beechbrooke, Ryhope, Sunderland, SR2 ONZ,

Dane Joseph Black of 5 Ringwood Road, Redhouse Estate, Sunderland, SR5 5NF, herein referred to as "The Lender"

TERMS & CONDITIONS

Promise to Pay:

Within 60 months from date of this document, the Borrower promises to pay the Lender

£109,420.00 & interest as well as other charges listed below.

Liability:

Although this agreement may be signed below by more than one party, each of the undersigned understands that they are each as individuals responsible and jointly & severally liable for repaying the full amount.

Loan Details:

Amount: £ 109,420.00

Term: 60 months

Interest: 10% per annum compounded

Payable: £176,222.00

Interest shall be paid at the end of the term in arrears to: The Lender

SIGNED for and behalf of: Belvedere Investments Ltd

NAME: JOHN AMPBELL
Date: 19/09/16
WITNESS DETAILS:
CARETH BALDWIN, OLD HETHODIST CHAPEL HALL LANE, WEST RAINTON DHY 6PF
SIGNED:
Stephen Robert Kirtlan
SIGNED: 5. When
Date: 19/09/16
WITNESS DETAILS:
CARENT BANDWIND, OLD METHORIST CHAPEL, HALL LANE, WEST RAINTON, DITY 6PF
SIGNED:
Dane Joseph Black
SIGNED: PER
Date: (9/09/16
WITNESS DETAILS:
GARETH BANDWING, OLD METHODIST CHAPEL, HALL LANE, WEST PAINTON, DHY GPF
SIGNED: