

John Ryan

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With Compliments

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THE CHARGOR

EXECUTED as a DEED by J. Ryan (signature)
John Michael Ryan

In the presence of: David Nicklin

Witness Signature: [Signature]

Witness Name: David Nicklin

Witness Address: 20 CROMER ROAD
CHEADLE
SK8 2AX

Witness Occupation: consultant

THE CHARGE HOLDERS

EXECUTED as a DEED by J. Ryan (signature)
Lynne Norma Ryan

In the presence of: David Nicklin

Witness Signature: [Signature]


Witness Name: David Nicklin

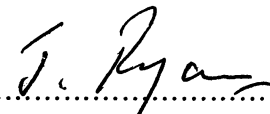
Witness Address: 20 CROMER ROAD
CHEADLE
SK8 2AX

Witness Occupation: consultant

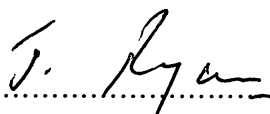
If you are in agreement with the above terms and conditions, please sign and return the enclosed copy of this letter.

Yours faithfully

x 
.....
LYNNE NORMA RYAN
John Ryan Pension Scheme


.....
Mr. ~~JOHN~~ JOHN MICHAEL RYAN
John Ryan Pension Scheme

We refer to your letter dated(of which the above is a copy) and confirm that the Borrower accepts and agrees to be bound by the terms and conditions thereof.


.....
Director
For and on behalf of
MYA COSMETIC SURGERY LIMITED
Dated .