

Brad Davis
Pension Practitioner.com
Daws House
33-36 Daws Lane
London
NW7 4SD

7th October 2013

Dear Brad,

Pension Scheme Loan to North West Marble & Granite Ltd – Richard Williams and Michael Connett

We can confirm that we are prepared to release the company's stock from our Debenture in order to allow the pension scheme to take a first charge over the value of the company's stock to the value of £107,000.

Please accept this letter as our confirmation.

If you require any further assistance in this matter please do not hesitate to contact us.

Yours Sincerely,



Phil Chesham
Sales Director