

## Deal Structure - 70% LTV, 30% Cash Contribution

Development: Oceania Bay Village, Pyla, Larnaca  
 Date: 29/06/2009  
 Completion: Apr-10

|      |       |                        |      |       |      |       |                 |                    |              |           |          |             | Mortgage Product |                        |                              |          |           |                            |                                    |                                  |  |              |             |                                |                                |             |
|------|-------|------------------------|------|-------|------|-------|-----------------|--------------------|--------------|-----------|----------|-------------|------------------|------------------------|------------------------------|----------|-----------|----------------------------|------------------------------------|----------------------------------|--|--------------|-------------|--------------------------------|--------------------------------|-------------|
| Unit | Block | Size (m <sup>2</sup> ) | Type | Floor | Beds | Baths | Covered Veranda | Car Parking (Inc.) | Market Value | Disc. (%) | Discount | Disc. Price | Mort Amt         | Deposit Required (30%) | Interest Rate (GBP Mortgage) | Coverage | Mort. LTV | Monthly Mortgage Repayment | Stamp Duty for Purchasing Contract | Stamp Duty for Mortgage Contract | Solicitor Fee (to exchange of contracts) | Bank Charges | Total Fees: | Client Cash Contribution (30%) | Less: Reservation Fee (€1,000) | Balance Due |
| 207  | 1     | 47                     | Apt  | 1     | 1    | 1     | Y               | Allocated Space    | € 138,000    | 0%        | € 0      | € 138,000   | € 96,600         | € 41,400               | 4.00%                        | 100%     | 70%       | € 720                      | € 276                              | € 193                            | € 1,380                                  | €966         | € 2,815     | € 41,400                       | € 1,176                        | € 43,039    |

See Note 3

Conversion rate utilised: £1 = €1.176 Correct as of 29 June 2009.

### Notes:

1. These figures are for **illustration purposes** only and do not necessarily represent actual amounts. Values and costs can vary dependent on individual circumstances and market fluctuations
2. The mortgage product you are offered by the bank may be different to the one shown above. Your mortgage will be tailored to your personal financial circumstances.
3. The mortgage repayment figure shown in the Euro currency will be converted by the bank to the equivalent in GBP at the point of the mortgage offer.

### Disclaimer

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## Deal Structure - 70% LTV - 30% Cash Deposit

Development: Oceania Bay Village, Larnaca

Date: 29 June 2009

Completion: Sept 2010

| Mortgage Product |          |           |
|------------------|----------|-----------|
| Int. Rate        | Coverage | Mort. LTV |
| 4.00%            | 100%     | 70%       |

| Property Details                                  |           |
|---|-----------|
| Unit  | 207       |
| Market Value                                      | € 138,000 |
| Discount (%)                                      | 0%        |
| Discount  | € 0.00    |
| Discounted Price                                  | € 138,000 |
| Mortgage Amount                                   | € 96,600  |
| Deposit Required (30%)                            | € 41,400  |
| Total Fees:                                       | € 2,815   |
| Monthly Mortgage Repayment (Capital and Interest) | € 720     |
| Predicted Capital Growth (Pre-Completion)         |           |
| Current Market Value                              | € 138,000 |
| Year 1 (Capital Growth)                           | 5%        |
| Anticipated Value                                 | € 144,900 |
| Anticipated Growth (Pre Completion)               | € 6,900   |

| Capital Growth   |           |
|--|-----------|
| Current Market Value (Anticipated upon Completion)                     | € 144,900 |
| Year 1   | 5%        |
| Value  | € 152,145 |
| Year 2   | 5%        |
| Value  | € 159,752 |
| Year 3   | 5%        |
| Value  | € 167,740 |
| Year 4   | 5%        |
| Value  | € 176,127 |
| Year 5   | 5%        |
| Value  | € 184,933 |
| Total Potential Capital Growth at a predicted 5% p.a. at the 6th year. | € 46,933  |
| Total Equity   | € 46,933  |
| Total Purchase Costs   | € 2,815   |
| Potential Return on Investment Base at year 6                          | 1667%     |

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