

[REDACTED]

From: "Naomi Mackee" <naomi.mackee@stormfinancial.com.au>
To: [REDACTED]
Sent: Wednesday, December 17, 2008 5:43 PM
Subject: Instructions regarding CBA
Hi [REDACTED]

Emmanuel and Julie requested I send the following instructions to you regarding the CBA demands for money:

If the CBA are making demands for money please let them know some basic steps:

1. If not already done, ask the bank for a reconciliation of the amount owing so you can see where they got the amount from
2. If the figures are right, pay the amount if you have it to limit further interest costs
3. If you don't think they are right, check them and let the bank know any discrepancies you find
4. If you don't have the funds to pay them, tell the bank that and ask for an arrangement of some sort if you think that is possible
5. We recommend you seek independent legal advice if you are unsure of any issue relating to the bank's demand, particularly if the bank asks you to sign a document regarding an arrangement or anything else. **DO NOT SIGN ANYTHING WITHOUT GETTING LEGAL ADVICE**
6. Storm is working with its legal representatives to obtain further advice in relation to the matter

Please send through to us any documentation/written file notes you may receive for us to keep on your file.

Please do not hesitate to contact me if you have any queries.

Kind regards
Naomi Mackee
Storm Financial Limited
Ph: 07 4772 5377
Fax: 07 4721 2192
Website: www.stormfinancial.com.au

***** IMPORTANT MESSAGE *****

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[REDACTED]