



28th October, 2019

Dear Sandra,

Re. Financing the purchase of Commercial Fishing Quota

I have approached a number of lenders (including large banks) regarding your request to finance the purchase of additional Commercial Fishing Quota. Despite your excellent credit history with a number of these lenders, we are not able to progress your request at this time.

The various lenders have indicated they are not willing to advance the funding you require with the Commercial Fishing Quota as security. The lenders have noted their past experience with taxi licenses as part reason for their reluctance to fund.

Please let me know if you have any questions.

Yours Sincerely

A handwritten signature in black ink, appearing to read "M. Hornery", with a long horizontal stroke extending to the right.

Matthew Hornery

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