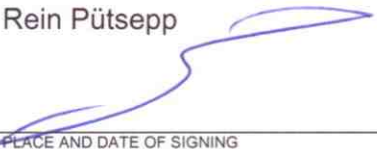


claims arising from the Agreement to 5 (five) years.

7) The Borrower and the Bank have herewith agreed that failing to resolve any disputes arising from the Agreement on the basis of good will the dispute shall be resolved by Harju County Court.

FULL NAME OF CLIENT MANAGER Rene Zibo	TELEPHONE +372 888 7611	FAX +372 888 1322
CLIENT MANAGER'S E-MAIL ADDRESS Rene.Zibo@swedbank.ee	CONTACT ADDRESS OF BANK Liivalaia 10, Tallinn 15040	
NUMBER AND DATE OF RESOLUTION GCCBB nr 09-HGK01-000339/17.1, 28.04.2009	FIRST NAME AND SURNAME OF PERSON WHO PREPARED THE ANNEX Annika Kaljurand	
<b>SIGNATURES OF PARTIES</b>		
NAME AND SIGNATURE OF THE BANK'S REPRESENTATIVE Rein Pütsepp 	NAME AND SIGNATURE OF THE BORROWER'S REPRESENTATIVE Härmo Värk 	
PLACE AND DATE OF SIGNING Tallinn, 22.05.2009		

