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Annex No 2 (hereinafter the Annex) to Loan Agreement No 07-171371-JI (hereinafter the Agreement)

BUSINESS NAME Satnam Estonia OÜ FULL NAME OF THE REPRESENTATIVE Härmo Värk LOCATION / POSTAL ADDRESS Narva mnt 9A, Tallinn 10117		REGISTRY CODE 11275817
		BASIS OF REPRESENTATION Law and Articles of Association CURRENT ACCOUNT NUMBER 221032392099

BANK'S DATA

Swedbank AS, registry code: 10060701, location: Liivalaia 8, 15040 Tallinn

- 1) Wherever used in this Annex, definitions specified in the Agreement have the same meanings herein.
- 2) The Parties have hereby mutually agreed to amend the Agreement and enforce Clauses 2.4, 2.5, 2.7, 2.12 and 2.17 of the Agreement from 17.04.2009 in the following new wording:
- 2.4. Final Repayment Date: 20.05.2012
- 2.5. Initial Date of Repayments of Loan Amount: 20.10.2010
- 2.7. Annual Interest Rate: Euro 6-months EURIBOR + 3,5%

from 20.10.2010 Euro 6-months EURIBOR + 2,75%

2.12. Condition for preparing Schedule:

Special schedule – the Loan Amount shall be repaid according to 138-months annuity payment schedule, remaining Loan Amount shall be repaid on the Final Repayment Date.

- 2.17. Special Conditions:
- 2.17.1. The Borrower is obliged to ensure that a detailed plan concerning the immovables situated at Veerenni tn 36 and 36n, Tallinn (reg no 18340601 and 23122701) is established by 21.05.2010 at the latest.
- 3) The Borrower shall pay to the Bank an additional Agreement Fee in the amount of 50 000,00 EEK (fifty thousand Estonian Kroons). The Bank is entitled to debit the Current Account on the day of entering into the Annex by the above-mentioned Agreement Fee.
- 4) The Annex constitutes an integral part of the Agreement. The Annex enters into force from the moment of signing thereof by the Parties.
- 5) The Annex was executed on 2 pages in two copies of equal legal power in English, one to each of the Parties hereto.
- 6) The Borrower and the Bank have herewith agreed to extend the limitation period of the

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