

Current Account on the day of entering into the Annex by the above-mentioned Agreement Fee.

5) The Annex constitutes an integral part of the Agreement. The Annex enters into force from the moment of signing thereof by the Parties.

6) The Annex was executed on 2 pages in two copies of equal legal power in English, one to each of the Parties hereto.

7) The Borrower and the Bank have herewith agreed to extend the limitation period of the claims arising from the Agreement to 5 (five) years.

8) 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 Taavi Ojala	TELEPHONE +372 888 2049	FAX +372 613 1322
CLIENT MANAGER'S E-MAIL ADDRESS Taavi.Ojala@swedbank.ee	CONTACT ADDRESS OF BANK Liivalaia 12, Tallinn 15040	
NUMBER AND DATE OF RESOLUTION HB BCC nr 08-HGK01-000269/9.1, 30.09.2008	FIRST NAME AND SURNAME OF PERSON WHO PREPARED THE ANNEX Annika Kaljurand	
SIGNATURES OF PARTIES		
NAME AND SIGNATURE OF THE BANK'S REPRESENTATIVE Taavi Ojala 	NAME AND SIGNATURE OF THE BORROWER'S REPRESENTATIVE Härmo Värk 	
PLACE AND DATE OF SIGNING Tallinn, 07.10.2008		