

Annex No 3 (hereinafter the Annex)
to **Loan Agreement No 07-171371-JI** (hereinafter the Agreement)

BORROWER'S DATA		
BUSINESS NAME Satnam Estonia OÜ		REGISTRY CODE 11275817
FULL NAME OF THE REPRESENTATIVE Argos Kracht		BASIS OF REPRESENTATION Law and Articles of Association
LOCATION / POSTAL ADDRESS Tartu mnt 2, Tallinn 10145		CURRENT ACCOUNT NUMBER 221032392099
TELEPHONE +372 606 6000	FAX +372 606 6006	E-MAIL -

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 2.5 and 2.7. of the Agreement in the following new wording:

2.5. Initial Date of Repayments of Loan Amount: 20.11.2010

2.7. Annual Interest Rate: Euro 6-months EURIBOR + 3,5%. From 20.11.2010 Euro 6-months EURIBOR + 2,75%

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

4) The Annex was executed on 1 page in two copies of equal legal power in English, one to each of the Parties hereto.

FULL NAME OF CLIENT MANAGER Henri Pullisaar	TELEPHONE +372 888 6212	FAX +372 888 7688
CLIENT MANAGER'S E-MAIL ADDRESS Henri.Pullisaar@swedbank.ee	CONTACT ADDRESS OF BANK Liivalaia 8, Tallinn 15040	
NUMBER AND DATE OF RESOLUTION BFRR ID A+B; A1+B no 10-EEBFI-000355.1, 19.10.2010	FIRST NAME AND SURNAME OF PERSON WHO PREPARED THE ANNEX Maris Vaher	

SIGNATURES OF PARTIES	
NAME AND SIGNATURE OF THE BANK'S REPRESENTATIVE Henri Pullisaar	NAME AND SIGNATURE OF THE BORROWER'S REPRESENTATIVE Argos Kracht <i>Argos Kracht</i>
PLACE AND DATE OF SIGNING Tallinn, 20.10.2010	