

PRELIMINARY TERMSHEET

IMPORTANT NOTICE:

We, TechXperience, are pleased to provide you with a proposal of indicative terms in respect of the Facility (as defined below). This proposal is intended as a basis for discussions and should not be construed as a contractual offer or a binding commitment by TechXperience to arrange or finance the Facility. Any commitment by the TechXperience shall be subject to conditions acceptable to it including but not limited to (i) satisfactory due diligence; (ii) receipt of internal credit [and other relevant] approvals; (iii) there being no material adverse change in respect of market conditions, the business or financial condition of the Obligors or Belgium; and (iv) satisfactory documentation. Notwithstanding the above, the provisions of “Costs and Expenses” in this term sheet shall be immediately binding upon execution of this term sheet. TechXperience will not be responsible for any losses or damages which any person suffers or incurs because of reliance on or using this term sheet. This term sheet and its contents are intended for the exclusive use of the Borrower(s) and shall not be disclosed by the Borrower(s) to any person other than the Borrower's affiliates and legal and financial advisors for the purposes of the proposed transaction unless the prior written consent of the TechXperience is obtained.

PARTIES

Borrower / Applicant: JDD

Mandated Lead Arranger and Bookrunner: Ikenna & Sons

Key Parties: Ikenna & Sons

Lenders: TechXperience

International Facility Agent:

Local Administrative Agent (“LAA”):

TERMS OF FACILITY

Facility type: Export Finance

Facility Amount: 4444

Purpose: name

Final Maturity Date and repayment period: 2001/04/01

Availability Period: 3

Repayment:

Transaction Structure:

Permitted Accounts:

Sources of repayment:

Security Documents:

PRICING

Advisory Fee: null %

Annual Management Fee: %

Commitment Fee: %

Agency Fee: %

Margin: %

Interest Periods: Monthly

Interest Rate: 3 %

Default Interest: %

Documentation: Loan Agreement

Prepayment: %

Cancellation fees: %

Representations:

Information Undertakings:

General Undertakings:

Transaction and Permitted Account Undertakings:

Events of Default:

Conditions Precedent:

Assignments and Transfers:

Taxes & other Deductions:

MISCELLANEOUS

Miscellaneous Provisions:

Costs and Expenses:

Governing Law: French

Enforcement (Courts): yes

You should please indicate, at your earliest convenience, the acceptance of the above terms and conditions by countersigning and returning this document to TechXperience no later than end of business on [date].

For and on behalf of TechXperience

Name:

Designation:

Accepted on behalf JDD

By:

Designation:

Date:

Accepted on behalf of the Local Administrative Agent

By:

Designation:

Date: