

05 July 2013

Mr. Sin Voun and Mrs. Taing Siv Guech  
No. 298E0, Mao Tse Toung Blvd,  
Sangkat Boeung Salang,  
Khan Toul Kork,  
Phnom Penh.

**RE: Term Loan Facility of USD80,000-00 under Account No. 00001-05-000100-08**  
**Term Loan Facility of USD35,000-00 under Account No. 00001-05-000320-01**

The above and the Bank Letter of Offer to you dated 31 January 2011 and 20 December 2011 refers.

We are pleased to inform that our Management has approved your request to reduce the Term Loan interest rate from 11% p.a to 10% p.a. with effect from 1<sup>st</sup> July 2013. Therefore the monthly installment amount of:-

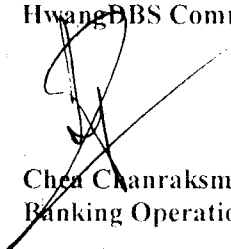
The Term Loan 1 will be reduced from USD1,739-39 per month to USD1,726.19 per month with effect from 1<sup>st</sup> August 2013.

The Term Loan 2 will be reduced from USD760-98 per month to USD748-15 per month with effect from 1<sup>st</sup> August 2013.

Meanwhile, all other terms and conditions remain unchanged.

Kindly acknowledge your acceptance and receipt by signing and returning us the duplicate of this letter.

Yours faithfully,  
**HwangDBS Commercial Bank Plc**



**Chen Chanraksmei**  
Banking Operations Manager

CERTIFIED TRUE COPY 