

星展銀行 DBS

1-103/210

030615
DD371

20 Sep 2006

DAY MONTH YEAR

香港中區中心：香港中環皇后大道中 99 號中環中心地下
The Center Hong Kong: G/F, The Center, 99 Queen's Road Central, Hong Kong

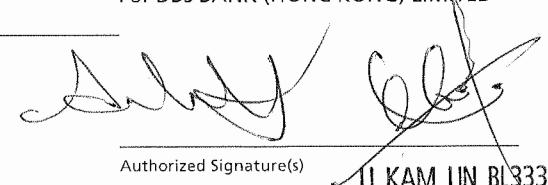
PAY TO THE
ORDER OF *PHH MORTGAGE SERVICES*

US DOLLARS *\$89,801.15*

\$ *\$89,801.15*

For DBS BANK (HONG KONG) LIMITED

To: DEUTSCHE BANK TRUST COMPANY AMERICAS
280 PARK AVENUE, NEW YORK
NEW YORK 10017, USA



Authorized Signature(s)

Yuen Wai Hung
AY050

030615 102100103310505 **04027606**

The Hongkong and Shanghai Banking Corporation Limited

香港上海滙豐銀行有限公司

267074

Incorporated in the Hong Kong SAR with limited liability

Issuing branch
出票分行 MGS HONG KONG

Ref
編號 267074

11 01 2007

Pay to the order of 祈付拾頭人

CHRISTINE MOYER*****

Day 日 Month 月 Year 年

Amount 金額 (美元)
USD SIX HUNDRED SIXTY-TWO AND 73/100 ONLY

US \$*662.73*

To: The Chief Cashier

The Hongkong and Shanghai Banking Corporation Limited
1 Queen's Road Central, Hong Kong SAR

NOT NEGOTIABLE
A/C PAYEE ONLY

For The Hongkong and Shanghai Banking Corporation Limited

Flora Chung Li Man Ying
1571

Authorised Signature 授權簽署

II 26 70 74 II 004 00 21 914372 102 II 32

The Hongkong and Shanghai Banking Corporation Limited 香港上海滙豐銀行有限公司

267073

Incorporated in the Hong Kong SAR with limited liability

Issuing branch
出票分行 MGS HONG KONG

Ref
編號 267073

11 01 2007

Pay to the order of 祈付拾頭人

PHH MORTGAGE SERVICES*****

Day 日 Month 月 Year 年

Amount 金額 (美元)
USD EIGHTY-SIX THOUSAND FIVE HUNDRED ONLY

US \$*86,500.00*

To: The Chief Cashier

The Hongkong and Shanghai Banking Corporation Limited
1 Queen's Road Central, Hong Kong SAR

NOT NEGOTIABLE
A/C PAYEE ONLY

For The Hongkong and Shanghai Banking Corporation Limited

Lai Ka Wai Carol
029149

Authorised Signature 授權簽署

Flora Chung Li Man Ying
1571

II 26 70 73 II 004 00 21 914372 102 II 32



Outlook

RE: Mortgage Repayment

From Franciscus Vrijmoed <fajmvrijmoed@hotmail.com>

Date Sun 1/14/2007 11:12 PM

To christinemoyer@hotmail.com <christinemoyer@hotmail.com>

Cc bhlilian@gmail.com <bhlilian@gmail.com>; david@avs.com.hk <david@avs.com.hk>; princeoftheforest@hotmail.com <princeoftheforest@hotmail.com>

Very good Chris, Mam and I are also very happy that there is no debt and no further payments as from now on Robert and you are the only owners of the house.

With an eye on the future, here follows a table of payments we transferred to you with regards to the mortgage:

Date of payments:

On 5 November 2004: HK\$ 600,000)

On 2 February 2005: " 400,000)

On 30 July 2005: " 100,000) = a total of HK\$2,480,000
(interest free)

In October 2006: " 700,000) =====

In January 2007: " 680,000)

Please confirm that this amount is correct so that I can mention this amount as already taken up by you and which has to be deducted later (from the inheritance).

David's amount that is to be deducted from the future inheritance is exactly HK\$4,000,000 (also interest free).

=====

Mark's amount is NIL.

Of course I do this only to avoid mortgages, which means that Mark's part will come only as soon as he also start buying his own flat/house and lives in it. This also means that in case you sell your house and buy a new house (to live in it) you can count on a further HK\$1,520,000 for a new purchase (to avoid a new mortgage).

Finally, as you received 2 cheques, (to make the total exactly HK\$680,000) also the smaller amount is earmarked for the payment of the mortgage, which means you can now pay it into your own account as cash. I mean it is not meant as a payment for the other amounts we still owe you (Elsa's birthday ,

Christmas presents and other amounts). With love from Mam and Me, Pa.

>From: christine moyer <christinemoyer@hotmail.com>
>To: David Vrijmoed <david@avs.com.hk>
>CC: <fajmvrijmoed@hotmail.com>
>Subject: RE: Mortgage Repayment
>Date: Sat, 13 Jan 2007 19:41:19 -0900
>
>Hi Dave and Pa,
>
>We received the DHL package with the checks. Thanks again Pa for helping us
>with the mortgage. I will put the check in the mail on Monday.
>
>We are so excited to have the house paid off. It will be weird not to have
>to write that check this month.
>
>Thanks again!!!
>
>Chris
>
>
>From: david@avs.com.hk To: christinemoyer@hotmail.com CC:
>fajmvrijmoed@hotmail.com Subject: Mortgage Repayment Date: Thu, 11 Jan 2007
>16:06:02 +0800
>
>
>
>
>
>
>
>
>
>Hi Chris,
>
>Here are scanned copies of the two cheques. I will be sending them to your
>office by DHL later today.
>
>Yours faithfully,
>
>

>David Vrijmoed

>Partner

>Au & Vrijmoed, Solicitors

>

>This email is sent by or on behalf of Au & Vrijmoed, Solicitors of Room

>2108, 21st Floor, Bank Centre, 636 Nathan Road, Mongkok, Kowloon, Hong

>Kong.

>Tel : 2782-7770

Fax : 2782-7000

>

>A list of the firm's partners will be provided upon request.

>

>The contents of this email and its attachment(s) are confidential and

>privileged. Please inform us if you receive this email mistakenly. You

>should not disclose and use any information in this email if you are not

>the recipient.

>



Outlook

RE: Your Mortgage Payment

From David Vrijmoed <david@avs.com.hk>
Date Tue 1/9/2007 8:55 PM
To 'christine moyer' <christinemoyer@hotmail.com>
Cc fajmvrijmoed@hotmail.com <fajmvrijmoed@hotmail.com>

Ok. I'll get a cashiers' order for 86,500 with the balance to you in US\$ in the name of Christine Moyer.

Yours faithfully,

David Vrijmoed
Partner
Au & Vrijmoed, Solicitors

This email is sent by or on behalf of **Au & Vrijmoed, Solicitors** of Room 2108, 21st Floor, Bank Centre, 636 Nathan Road, Mongkok, Kowloon, Hong Kong.

Tel : 2782-7770 Fax : 2782-7000

A list of the firm's partners will be provided upon request.

The contents of this email and its attachment(s) are confidential and privileged. Please inform us if you receive this email mistakenly. You should not disclose and use any information in this email if you are not the recipient.

From: christine moyer [mailto:christinemoyer@hotmail.com]
Sent: Wednesday, January 10, 2007 12:49 PM
To: David Vrijmoed
Cc: fajmvrijmoed@hotmail.com
Subject: RE: Your Mortgage Payment

No - it just depends when I pay it off. I asked and they said it takes 14 business days to refund the difference so its not that bad

From: david@avs.com.hk
To: christinemoyer@hotmail.com
CC: fajmvrijmoed@hotmail.com
Subject: RE: Your Mortgage Payment
Date: Wed, 10 Jan 2007 12:36:41 +0800

Hi Chris,

Is it exactly 86,500? As I said, I do not want to pay more to the mortgage company, so let me know.

Yours faithfully,

David Vrijmoed
Partner
Au & Vrijmoed, Solicitors

This email is sent by or on behalf of **Au & Vrijmoed, Solicitors** of Room 2108, 21st Floor, Bank Centre, 636 Nathan Road, Mongkok, Kowloon, Hong Kong.

Tel : 2782-7770 Fax : 2782-7000

A list of the firm's partners will be provided upon request.

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From: christine moyer [mailto:christinemoyer@hotmail.com]
Sent: Wednesday, January 10, 2007 12:29 PM
To: David Vrijmoed; Franciscus Vrijmoed
Subject: RE: Your Mortgage Payment

Hi Dave,

I checked the pay off amount and it went down slightly as we made a payment in January. Payoff is closer to \$86,500 if we pay by 25th Jan.

The check can be made out to
PHH Mortgage Services

My new work address is:
Moss Adams
999 Third Avenue
Suite 2800
Seattle, WA 98104-4019
telephone number 206 302 6318

Thanks!!

Chris

From: david@avs.com.hk
To: christinemoyer@hotmail.com
CC: fajmvrijmoed@hotmail.com
Subject: Your Mortgage Payment
Date: Tue, 9 Jan 2007 18:21:23 +0800

Hi Chris,

I understand your outstanding mortgage amount is US\$87,324. Is that correct? If so, please let me have the name of the mortgage co. again and your new address and I'll get a cashiers' order to you by DHL like last time.

Also, Pa wants to work in round amounts and said he would like to give you the round figure of HK\$680,000.00 so what I'll do is get another cashier's order for the balance in your name which is "Christine Moyer" right? If I make it all payable to the mortgage company, trust me, it will take you forever to get it back.

Yours faithfully,

David Vrijmoed
Partner
Au & Vrijmoed, Solicitors

This email is sent by or on behalf of **Au & Vrijmoed, Solicitors** of Room 2108, 21st Floor, Bank Centre, 636 Nathan Road, Mongkok, Kowloon, Hong Kong.

Tel : 2782-7770 Fax : 2782-7000

A list of the firm's partners will be provided upon request.

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<http://www.eset.com>

_____ NOD32 1968 (20070109) Information _____

This message was checked by NOD32 antivirus system.

<http://www.eset.com>

PHH Mortgage

PHH

Good Faith Estimate of Settlement Costs for Your Purchase

PHH Mortgage
3000 Leadenhall Road
Mount Laurel, NJ 08054
Your PHH Mortgage Consultant
William Connors
Phone: (800) 862-9744, Ext. 81232
Fax: (856) 917-2966

In this disclosure, "we" or "us" refers to the lender and "you" or "your" refers to you - the customer. This document is an estimate of the charges you are likely to incur at the settlement(closing) of your loan. The actual charges may be more or less. Your transaction may not involve a fee for every item listed. This information is provided to you to help you understand the costs associated with your loan. Be aware that the amounts on this Good Faith Estimate are only estimates - not a guarantee. Your actual costs may be different due to changing market conditions. Some of the lines on this estimate have a number in parentheses, for example(801). This number is the line number on which the fee will generally appear on your settlement document for, HUD-1. The line number is included to help you compare estimated and actual costs. The HUD-1 will show you the actual costs for items paid at settlement.

These estimates are provided as required by the Real Estate Settlement Procedures Act of 1974 as amended (RESPA). Additional information about the loan process can be found in the HUD Special information Booklet which is provided to you by us if your application is to purchase residential real property and we will take first lien position

KEY FACTS ABOUT YOUR PHH Mortgage LOAN (Reference # 8744989)

Borrower(s)

Robert E Moyer and Christine Moyer,
122 Kirkland Avenue, Kirkland, WA 98033

Property Summary

Location:	1210 Kirkland Ave., Kirkland, WA 98033 King County
Type:	SFD - SingleFamily Detached (Owner Occupied)
Sales Price:	1,150,000.00

Loan Summary

Loan Type:	Conventional, 30/10 InterestFirst Jum
Loan Amount:	620,000.00
Rate:	6.625% (Straight Lock)
Rate Effective Date:	11/02/2007 11:30 AM
Points:	0.500% (\$3,100.00)
Closing Date:	Dec 14, 2007

Estimated Monthly Payment

Principal and Interest	3,422.92
Mortgage Insurance	0.00
Real Estate Taxes	907.16
Other Insurance(Home Owners, Flood, etc.)	236.69
Home Association Fee	0.00
Subordinate Loan Payment	0.00
Minus Buydown or Subsidy	0.00
Total Estimated Monthly Payment	\$4,566.77

Transaction Summary

This section summarizes the costs associated with your loan. It provides you with an estimate of the amount you will need at closing. The amount needed at closing is calculated as follows:

Your Costs

See section 800-1300 below for details of your costs.

PHH Mortgage Fees	1,286.40
Paid in Advance (Pre-Paids) and Escrows	9,660.63
Title Charges, Government Fees and Additional Fees	2,067.10
Down Payment	530,000.00

Your Total Costs **\$543,014.13**

Minus Money paid By or for You

Deposit or Earnest Money	0.00
Money Paid upfront to Lender	0.00
Lender Contribution	0.00
Financed Fee	0.00
Seller Concession	0.00
Subfinance Amount	0.00
Total Amount Paid By or For You	\$0.00

Cash Needed at closing

Estimated Amount You Need at Closing in the form of a Cashier's Check	\$543,014.13
--	---------------------

**(800)
PHH Mortgage Fees**

This section shows fees PHH Mortgage will collect for various services

HUD#	Description	Explanation/Comment	Paid Outside Closing	Seller	Borrower
801*	Origination Fee:	(0.5%) Part of the 'points' you pay to determine your interest rate	3,100.00 (L)	0.00	0.00
803*	Appraisal Fee:	cost to obtain the property value for lending purposes	0.00	0.00	800.00
804*	Credit Report/Scoring Fee:	Cost to obtain credit report and credit score	0.00	0.00	6.90
808*	Processing Fee:	covers the cost of processing the loan	0.00	0.00	375.00
811*	Tax Service Fee:	Cost for service which monitors tax payments on the loan	0.00	0.00	85.00



PHH Mortgage**PHH****Good Faith Estimate of Settlement
Costs for Your Purchase**

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3000 Leadenhall Road
Mount Laurel, NJ 08054
Your PHH Mortgage Consultant
William Connors
Phone: (800) 862-9744, Ext. 81232
Fax: (856) 917-2966

**(800) (continued)
PHH Mortgage Fees**

This section shows fees PHH Mortgage will collect for various services

HUD#	Description	Explanation/Comment	Paid Outside Closing	Seller	Borrower
814*	Flood Certificate Fee:	Cost of determining if property is in a flood zone	0.00	0.00	19.50

Borrower's Total**1,286.40****(900-1000)
Paid in Advance (Pre-Paids) and
Escrows**

This section shows the costs that need to be paid prior to or at closing

HUD#	Description	Explanation/Comment	Paid Outside Closing	Seller	Borrower
901*	Per diem Interest:	(18 days @ \$114.10 per day)	0.00	0.00	2,053.80
903	Hazard Insurance Premium **:	(12 mths @ \$236.69)	0.00	0.00	2,840.28
910	Tax Pro-ration	Net of all Tax Proration Tax money owed to, or due from seller for tax bills already paid	0.00	(536.94)	536.94
1001	Hazard Insurance Escrow:	(3 mths @ \$236.69)	0.00	0.00	710.07
1004	County Tax Escrow:	(5 mths @ \$893.26 per mth)	0.00	0.00	4,466.30
1012	Aggregate Escrow Adjustment:		0.00	0.00	(946.76)

Borrower's Total**9,660.63****(1100-1300)
Title Charges, Government Fees
and Additional Fees**

This section shows the costs associated with searching the title to the property, conducting the closing and recording the public record.

HUD#	Description	Explanation/Comment	Paid Outside Closing	Seller	Borrower
1109	Lender's Title Insurance:	Fee for title insurance up to the loan amount required by lender	0.00	0.00	1,030.00
1110	Owner's Title Insurance:	Fee for additional title insurance for owner's benefit	0.00	5,750.00	0.00
1113*	Escrow Fee:		0.00	0.00	861.60
1201	Recording Fee:	Fee for recording the mortgage and related documents	0.00	0.00	106.00
1311	Water/Sewer/Utility Escrow	(5 mths @ \$13.90 per mth)	0.00	0.00	69.50

Borrower's Total**2,067.10**

* Indicates Settlement Costs included in the APR calculation.

** Indicates settlement being paid outside of closing (POC) either in part or in full.

These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD special Information Booklet, which is to be provided to you by your mortgage lender on a loan for a purchase transaction. This form may not cover all items you are required to pay at settlement; however, it is the best estimates available at this time.

Provided By : PHH Mortgage

Date: November 05, 2007

ACKNOWLEDGEMENT

I/We acknowledge receiving a copy of the completed Good Faith Estimate, by signing the cover page of the Federal and State Compliance Document.



QUESTIONS AND ANSWERS ABOUT THE "GOOD FAITH ESTIMATE"

WHAT TYPE OF FUNDS WILL I NEED FOR CLOSING?

There are three general categories of costs that can be charged to you at closing. The first category includes any fees associated with the processing and arranging of your mortgage. These charges are listed in Sections 800, 1100, 1200 and 1300 on your Good Faith Estimate (GFE). You will receive credit at closing for any amount you have already paid up front such as the application fee, closing fee, credit report fee or appraisal, if applicable. The second category relates to items that require advance payment, such as property taxes and insurance. These charges are listed in Sections 900 and 1000 on your GFE. The last category is limited to purchase transactions and includes the down payment for your new home. This dollar amount is listed at the bottom of the GFE.

WHICH CHARGES ARE INCLUDED IN THE ANNUAL PERCENTAGE RATE (APR) ON MY TRUTH IN LENDING STATEMENT?

The APR appears on your Truth in Lending Statement. Its purpose is to disclose the cost credit at a yearly rate. The APR is calculated using the fees you have paid up front as well as interest paid over the life of the loan. All fees marked with an asterisk (*) on the GFE are included in the APR.

HOW ARE MY CLOSING COSTS DETERMINED?

These costs are estimated based upon the location of the property. These costs are third party fees including but not limited to title charges, taxes and recording fees.

WHAT TYPE OF COSTS MUST I PAY IN ADVANCE?

Any fees marked with double asterisks (**) may be paid outside of closing. Daily interest from your closing date (funding date for refinances) must be paid at closing. (For example: If you close on the 20th of a month with 31 days, you will be required to pay 12 days of per diem interest at closing.)

One year hazard insurance (homeowner's insurance) must be paid in advance (except on a refinance where we need proof of at least two months remaining on the existing policy). This figure is our estimate. It is usually paid outside of closing although some insurers may permit you to pay it at closing.

One year of flood insurance is required to be paid if your property is in a flood zone where flood insurance is required as determined by the Federal Emergency Management Agency. You will be notified as soon as possible if we discover that flood insurance is required.

If this is an FHA loan, a one time mortgage insurance premium (MIP) must be paid at closing. If this is a VA loan, a one time Funding fee must be paid. Both fees are based off of the loan amount.

If you are putting less than 20% down and your loan is not a VA or FHA loan, private mortgage insurance will be required. The mortgage insurance payment option you select will determine if money is due at closing and if so, how much premium you will be required to pay.

WILL I BE REQUIRED TO PAY FOR ESCROWS AT CLOSING?

An escrow account is established for the purpose of paying the appropriate parties for taxes and insurance as they become due throughout the year. If you establish an escrow account, all funds for each of the items to be escrowed are placed into one account. This "aggregate" method permits a servicer to disburse funds from the account as the items become due and generally reduces the amount of money that would be required if each escrow item was treated as if it were in a separate account.

At closing, you will receive an Initial Escrow Account Disclosure that lists all of the items to be paid out of the escrow account during the next year. Since no mortgage payment is due for the month you close and the following month, approximately two months of some escrow items (hazard insurance, mortgage insurance, taxes) are collected at closing to ensure that the account has enough funds to pay for each as they become due. The amount held in your escrow account is regulated by a federal law called RESPA and state law.

Your tax bill is based upon the date your next tax payments are due, the number of tax payments per year and your estimated annual property taxes. If taxes are due at the end of the tax period, the seller will most likely pay some of the taxes to you or the taxing authority. If taxes are paid prior to the start of the tax period, you will owe the seller for the taxes paid in advance for the period between the settlement date and next tax payment due date.

FREE interest LOANS to David & Christine.

David (Total: HK\$4,000,000)

30-03-06:	200,000 (from HSBC/D)
23-05-06:	100,000 (from HSBC/D)
19-09-06:	3,700,000 (from DBS/D) (*)

	4,000,000
=====	

(*) David withdrew 4,700,000. The HK\$1,000,000 EXTRA was paid into my savings account with City Bank on the same day.

Christine (Total: HK\$2,480,000)

05-11-04:	600,000 (from my HSBC savings book)
02-02-05:	400,000 (from HSBC/David)
01-08-05:	100,000 (from HSBC/Mam) (**)
20-09-06:	700,000 (from DBS/David)
11-01-07:	680,000 (from HSBC/David)
16-01-08:	764,831 (from City Bank (US\$98,000)

3,244,831 = HK\$3,245,000 (incl. DSL)	
===== ======	

(**)

When the HSBC Unit Trust was BOUGHT, my HSBC savings account was DEBITED for 500,000.

When it was SOLD on 26-7-05 Mam's account with HSBC was CREDITED for 500,000.

On 26-7-05 only 400,000 was transferred to HSBC/David. The remaining 100,000 was transferred to Christine on 30-7-05 by HSBC/Mam.

Therefore HSBC Mam's account was DEBITED as follows:

26-07-05: 400,000
30-07-05: 100,000



Outlook

HK Garden A/c attachments.

From Franciscus Vrijmoed <fajmvrijmoed@hotmail.com>

Date Thu 10/16/2008 12:20 AM

To christine moyer <christinemoyer@hotmail.com>

4 attachments (108 KB)

Balance Sheet.doc; Free interest loans to D&C..doc; Shares - History.doc; S H A R E S.doc;

Dear Chris,

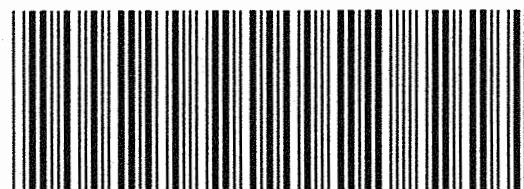
Attach please find 4 attachments as I promised you.

Love Pa.

Track this shipment via the DHL Web Site : <http://www.dhl.com>**Shipment Air Waybill
(Non negotiable)**

208 7490 370

ORIGIN	DESTINATION CODE
7 Services DHL Express Deutsche Post Global Mail <input type="checkbox"/> Dutiable <input type="checkbox"/> Non-dutiable <input type="checkbox"/> Parcel <input type="checkbox"/> Document <input type="checkbox"/> Express <input type="checkbox"/> Envelope (<20g) <input type="checkbox"/> Pickup <input type="checkbox"/> Standard Other Products <input type="checkbox"/> Domestic <input type="checkbox"/> Other Service Options extra charges may apply <input type="checkbox"/> Saturday <input type="checkbox"/> Special <input type="checkbox"/> Delivery <input type="checkbox"/> Pickup <input type="checkbox"/> Delivery notification Other <small>Not all products or service options are available from all locations.</small>	
DIMENSIONAL/CHARGEABLE WEIGHT kg gr	
CHARGES	Services
Services	
Other	
Insurance	
VAT	
CURRENCY	TOTAL
TRANSPORT COLLECT STICKER No.	
PICKED UP BY	
Route No.	
Time	Date



1 Payer account number and insurance details Charge to <input checked="" type="checkbox"/> Shipper <input type="checkbox"/> Receiver <input type="checkbox"/> 3rd party Payer Account No. _____ Shipment Insurance see reverse <input type="checkbox"/> Yes Insured value (in local currency) _____ <small>Not all payment options are available in all countries.</small>	
2 From (Shipper) Shipper's account number Contact name Mr. David Vrijmoed Shipper's reference (up to 32 characters but only first 12 will be shown on invoice) Company name Au & Vrijmoed, Solicitors Address Rooms 2101-02, 21st Floor, Bank Centre, 636 Nathan Road, Mongkok, Kowloon, Hong Kong Postcode/Zip Code (required) Phone, Fax or E-mail (required) 2782-7770	
3 To (Receiver) Company name Starbucks Coffee Company <small>DHL cannot deliver to a PO Box</small> Delivery address 2401 Utah Ave S. MS S-TAX, Suite 800, Seattle, WA 98134-1435 Postcode/Zip Code (required) Country USA Contact person Phone, Fax or E-mail (required) Mrs. Christine Moyer +1425 283 9979	
4 Shipment details Total number of packages Total Weight Dimensions in cm @ kg Length Width Height @ gr mm mm mm @ @ x x @ @ x x @ @ x x	
5 Full description of contents Give content and quantity	
6 Dutiable shipments only (WPX) (Customs Requirement) <small>Attach the original and two copies of a Proforma or Commercial invoice</small> Shipper's VAT/GST number Receiver's VAT/GST or Shipper's EIN/SSN Declared Value for Customs (as on commercial/proforma invoice) Harmonised Commodity Code if applicable TYPE OF EXPORT <input type="checkbox"/> Permanent <input type="checkbox"/> Repair / Return <input type="checkbox"/> Temporary <small>Destination duties/taxes If left blank receiver pays duties/taxes</small> <input type="checkbox"/> Receiver <input type="checkbox"/> Shipper <input type="checkbox"/> Other <small>specify approved account number</small>	
8 Shipper's agreement (Signature required) <small>Unless otherwise agreed in writing, I/we agree that DHL's Terms and Conditions of Carriage are all the terms of the contract between me/us and DHL and (1) such Terms and Conditions and, where applicable, the Warsaw Convention limits and/or excludes DHL's liability for loss, damage or delay and (2) this shipment does not contain cash or dangerous goods (see reverse).</small> Signature Date / / PS06/08 F10 HK MP	



1-108
210

L 556537

Issuing
Office

MGS HONG KONG

Date 09 JAN 2009

Ref DD MGS556537MNY

On demand
pay to the
order of

PHH MORTGAGE*****

Amount

USD SEVENTY-SEVEN THOUSAND TWO HUNDRED FIFTY-FOUR
AND 88/100 ONLY

USD77,254.88*

To HSBC Bank USA, N.A.
New York
NY 10018 USA

For The Hongkong and Shanghai Banking Corporation Limited
Incorporated in the Hong Kong SAR with limited liability

LAW KING FA MAGGIE
016325

Ng Shun Man Flonia
033192

Please DO NOT Write Below This Line ▼

11 5 5 6 5 3 7 11 10 0 1 0 8 8 1 0 0 0 0 4 2 0 7 11 2 11

G-DD4R7-HBAP

PRO MEMO.

Free interest LOANS to David & Christine up to 25 February 2009.

David: total HK\$4,000,000.

30-03-06:	200,000 (from HSBC/D)
23-05-06:	100,000 (from HSBC/D)
19-09-06:	3,700,000 (from DBS/D) (*)

	4,000,000
=====	

(*) David withdraw HK\$4,700,000.

HK\$1,000,000 was paid into my City B. savings account on same day.

Christiene: total HK\$4,000,000.

05-11-04:	600,000 (from my HSBC savings book)
02-02-05:	400,000 (from HSBC/David)
01-08-05:	100,000 (from HSBC/Mam) (**)
20-09-06:	700,000 (from DBS/David)
11-01-07:	680,000 (from HSBC/David)
16-01-08:	760,000 (from City Bank /US\$98,000)
25-02-09:	760,000 (from HSBC/US\$99,000)

	4,000,000
=====	

**)

The HSBC Unit Trust was BOUGHT through my HSBC Savings Book for HK\$500,000. When it was SOLD on 26-7-05 Mam's HSBC account was CREDITED for 500,000. On 26-7-05 only 400,000 was transferred to HSBC/David. The remaining 100,000 was transferred to Christine on 30-7-05 by HSBC/Mam.

Therefore Mam's HSBC account was DEBITED as follows:

26-07-05: 400,000
30-07-05: 100,000



Re: Bank transfer - Mortgage

From David Vrijmoed <dvrijmoed@gmail.com>
Date Wed 2/25/2009 7:15 PM
To christine moyer <christinemoyer@hotmail.com>

Hi Chris,

I gave instructions to the bank yesterday (25 Feb) to transfer US\$99,000 to your account mentioned below. So you should receive it hopefully in the next 1 to 2 days.

Justin is over all his recent minor ailments such as coughing, runny nose etc. but we're now right in the middle of the peak flu season here so fingers crossed he stays healthy. Glad to hear Max is getting better as well.

Regards, Dave.

On Thu, Feb 19, 2009 at 1:32 AM, christine moyer <christinemoyer@hotmail.com> wrote:

Hi Dave,

Below is the information you will need for the wire transfer.

Thanks again for your time and effort.

Bank: Bank of America
Account Holder: Robert and Christine Moyer
Account Number: 77188654
SWIFT Code: BOFAUS3N
Wire Transfer number: 026009593
Bank address: 101 Kirkland Ave, Kirkland, WA 98033

How is Justin? Max has been sick for a while now. the antibiotics made him vomit and have loose stools for over week. It was awful. I think he is on the mend now.

Say hello to Janet.

Chris



Outlook

Transfer from Pa

From David Vrijmoed <david@avs.com.hk>
Date Thu 1/8/2009 10:49 PM
To 'christine moyer' <christinemoyer@hotmail.com>
Cc fajmvrijmoed@hotmail.com <fajmvrijmoed@hotmail.com>

Hi Chris,

Please find attached copy of the cheque and Airway Shipment Bill. The amount is US\$77,254.88 the equivalent of HK\$600,000. DHL will pick up the parcel this afternoon (Friday 9 Jan) so you should receive it early next week.

Any problems, let me know.

Yours faithfully,

David Vrijmoed
Principal
Au & Vrijmoed, Solicitors

This email is sent by or on behalf of **Au & Vrijmoed, Solicitors** of Rooms 2101-02, 21st Floor, Bank Centre, 636 Nathan Road, Mongkok, Kowloon, Hong Kong.
Tel : 2782-7770 Fax : 2782-7000

The contents of this email and its attachment(s) are confidential and privileged. Please inform us if you receive this email mistakenly. You should not disclose and use any information in this email if you are not the recipient.



RE: foreign check

From Franciscus Vrijmoed <fajmvrijmoed@hotmail.com>

Date Tue 2/3/2009 11:49 PM

To christine moyer <christinemoyer@hotmail.com>

Cc David Vrijmoed <dvrijmoed@gmail.com>

Hi Chris,

You see, they want to delay. Did they not cash a similar cheque last year?
What about you ask them why they accepted it last year?
And how long did they keep the cheq and could you claim compensation?

Anyhow, I understand, we always lose fighting these crooked institutes!

Now, the only thing we can do is wait for the cheque. In the meantime
give David precise instructions about your or Rob's account.

Love,

Pa.

From: christinemoyer@hotmail.com
To: fajmvrijmoed@hotmail.com
Subject: RE: Transfers./answer Pa.
Date: Tue, 3 Feb 2009 11:46:21 -0900

Hi Pa,

I received the check yesterday. They say they will not cash a foreign check which is ridiculous. I will mail back to Dave and we can arrange a bank transfer to my account.

Thanks again,

Chris

From: fajmvrijmoed@hotmail.com
To: christinemoyer@hotmail.com
CC: dvrijmoed@gmail.com
Subject: RE: Transfers./answer Pa.
Date: Tue, 3 Feb 2009 04:22:43 +0000

Dear Chris,

I am not surprised that the co. is in no hurry to send the check back. After all, they cannot be too happy that you are paying back so much money in one go, as their cash does not earn any interest

while they charge you about 5%. It is the old trick those companies play.

I believe it is a matter of a wrong address which means that you have to return the check to us here and we have to write out another check. If that is the case I prefer to write a check for the full amount, although the very awkward thing now is that the NZ-dollar has dropped almost to its lowest rate. Anyhow, we are still waiting what the outcome is in the USA.

Mam has arrived safely and I will see her this evening. Good that she has been able to look after Max during his sickness.

Wait for news from you,

Love, Pa.

From: christinemoyer@hotmail.com
To: fajmvrijmoed@hotmail.com
Subject: RE: Transfers.
Date: Mon, 2 Feb 2009 10:44:31 -0900

Hi Pa,

Thank you for your mail. I agree that the problem is with my mortgage company. I am still waiting for them to send me back the check, then I will follow up with the mortgage company again.

Perhaps for the remainder of the \$\$ you send direct to my account as suggested below. I will let you know later this week.

We had an excellent time with mum, especially Max. He fell ill last Monday so I took him from the daycare early on Monday. As he was sick I could not bring him back to daycare last week. Mum looked after him for over 10 hours everyday from Tuesday to Saturday by herself! So she probably spent over 50 hours alone with Max. She held him almost constantly, changed his diaper every 3 hours and fed him breakfast, lunch and dinner - with no help from Robert and I. She also babysat on saturday night so Robert and I could visit a friend. She was amazing! At church, she held him until he fell asleep and again at dinner. Max loved to be cuddled by granny. I was surprised she was strong enough to carry him all that time.

It was very fortunate mum was here last week otherwise Robert or I would have missed work. Anyway, as a result, she spent very little money as she cared for Max the whole time. We did manage to have a dinner outside at Rikki Rikki with Robyn Moyer, and one visit to a Mall for a little shopping, otherwise it was mostly family time at the house.

Chris

From: fajmvrijmoed@hotmail.com
To: christinemoyer@hotmail.com
CC: dvrijmoed@gmail.com
Subject: Transfers.
Date: Fri, 30 Jan 2009 12:54:20 +0000

Hi my lovely Chris,

I heard from David that again there are problems with our recent remittance to you. This time it seems the problem is definitely on the American side. As my account was debited on Jan. 9th, it seems the Bank is till sitting on the monies.

Moreover I now have to hold the remainder US\$21,000 until we find out what the problem is.

As a matter of fact why did we not transfer the monies direct to your or Robert's A/C as we did in the past? That took about 2 days only and you could immediately transfer it to the mortgage co's a.c.

So David and I are now waiting for news from you.

Love, Pa.



RE: Mortgage/answer Pa.

From Franciscus Vrijmoed <fajmvrijmoed@hotmail.com>

Date Fri 2/20/2009 6:08 AM

To christine moyer <christinemoyer@hotmail.com>

Hi Chris,

OK, I will send you the monies around the 1st March, because I have to find out whether I have to transfer monies to Mam's account before she gets her salary.

The awkward thing is that because of the renovation in Palm Springs of HK\$450,000 plus still another outstanding bill from Wong (I guess about 30,000) her account is about HK\$250,000 overdrawn and with the HSBC shares now extremely low, the margin she is allowed to overdraw is maximum 300,000 in total! (But do not let Mam know that I tell you all this)! Therefore I have to wait until 1st March to find out whether I have the monies without selling again NZ-dollars. Anyhow, definitely 91,000 but hopefully more.

Of course I am as keen as you are to get the mortgage **below** 417,000! Please, let me know how much principle amount + interest you still pay NOW and then **after** the 91,000 or so has been refunded.

What a very good news about your own and Rob's job position. I had sleepless nights!

And also that you now go to the Saturday **anticipated** Mass as Mam and I are always doing. Of course that Mass is as much for adults as for children. And how nice that even Max is now already taking part in the **singing!!!!** And what about Elsa! Especially for Elsa it is good because this Mass is not interfering with her sportactivities which activities should come second place anyhow!!!!!!

Good Chris. By the way is your house insured against "fire"? Reading about what is happening in Australia and California makes me scared!

Love for now,

Pa.

From: christinemoyer@hotmail.com

To: fajmvrijmoed@hotmail.com

Subject: RE: Mortgage

Date: Wed, 18 Feb 2009 08:45:05 -0900

Hi Pa,

Thanks for your e-mail.

Again, I do not want you to send anything that would present a hardship for you. You have been very generous to us and we appreciate all you have done, but please consider yourself first. We can wait as long as needed.

To answer your questions -

- 1) Any amount you want to send if fine. We would be happy with any amount.
- 2) The max we can receive is \$99,000.
- 3) Once the money is in our bank account it will take about 4-5 business days to pay the mortgage company.
- 4) We currently owe about USD\$522,000 at a 4.95% interest rate.
- 5) Once we get the loan below USD\$417,000 we can refinance at a better rate. Anything above USD\$417,000 is considered a "Jumbo Loan" in the US, so they charge a higher interest rate.
- 6) If you transfer USD\$91,000, we will owe USD\$431,000. Robert and I were thinking of selling some stock or taking out a small loan to pay down the mortgage below USD\$417,000 so we can qualify for the better rate.
- 7) Mortgage rates are low currently so we should be able to refinance at anytime.
- 8) I can send you the new payment amounts after we apply the additional principal to the loan.
- 9) I have sent the wire instructions to Dave today.

How is everything in Shenzhen?

SBUX announced layoffs last week and released 340 people at the corporate headquarters, about 10% of the people in my building. Fortunately the people in my department were not affected, but we did slash our travel budget by 75%, eliminated all professional fees paid to outside consultants, and closed 5 open positions that we were trying to fill. Basically we do more work with fewer people, and have less professional advice from outside tax consultants. But I am happy to have a job.

Max and Elsa are doing well. We have switched Masses and are now attending the 5:30pm Mass on Sunday night as it is designed for teens and children. Max seems to enjoy the other babies and the singing. Elsa likes it because she sees her friends, so its a win win for all.

Robert is doing well at work so we believe he is safe from layoffs too.

Love you,

Chris

From: fajmvrijmoed@hotmail.com
To: christinemoyer@hotmail.com
CC: dvrijmoed@gmail.com
Subject: Mortgage
Date: Wed, 18 Feb 2009 13:47:40 +0000

Hi my Dear(est) Chris,

I received the cheque back a few days ago and therefore the following:

A) At present I can send to your account (or Robert's) US\$91,000.--.

But please let me know the maximum amount you can receive, e.g. 99,000 or less, although I may at present not send the difference together with the 91,000.

This is because Mam's account is overdrawn HK\$250,000 and has only a margin of about HK\$30,000 left which means I may have to bail her out (again)!

Therefore, please let me know the ultimate date I have to send the monies (either 91,000 or more) so that your mortgage is already the equivalent amount lower on 1st March.

Further for my own information the exact amount outstanding on 1st March and how much monthly interest (only the interest and insurance) you are paying NOW and after 1st March!

Also let me know whether you can still change the mortgage co. to get a better deal.

Hope you are free from all those terrible things that are now happening in the States!

Hope also that both your jobs are **safe**!

Love, Pa.



Fwd: History HSBC/David.

From David Vrijmoed <dvrijmoed@gmail.com>
Date Sun 10/13/2024 2:01 AM
To christine moyer <christinemoyer@hotmail.com>

8 attachments (193 KB)

Accountant.doc; Details fm my Sav.book-Page 1..doc; Details fm my Sav.book-Page 2..doc; Free interest loans to D&C..doc; DBSMam.doc; Debt Mam.doc; E Timor.doc; Balance Sheet.doc;

----- Forwarded message -----

From: **Franciscus Vrijmoed** <fajmvrijmoed@hotmail.com>
Date: Fri, Jan 22, 2010 at 2:13 PM
Subject: History HSBC/David.
To: David Vrijmoed <dvrijmoed@gmail.com>

Dave,

Finally please find 8 attachments about our HSBC Account under your name.

My indication "Pro Memo" means for "in formation" only.

- A) 3 "Pro Memo" sheets I - II - III. Refers to HSBC A/C; No more action required.
- B) 1 "Pro Memo" sheet "loans" to you and Chris; For the time being no more action.
- C) 1 "Pro Memo" sheet refers to Mam's DBS A/C; No more action required.
- D) 1 Sheet about payments to and from Mam; Contents will change every month.
- E) 1 Sheet "East Timor"; Contents will change gradually.
- F) 1 Balance sheet per 1-1-2010; Contents will change every month.

Inter alia, you see I have paid for a new car twice; HK\$100,000 for the Mazda and now HK\$119,000 for the BMW. Both amounts she does not have to pay back.

Hope I everything is clear. If not please let me know.

And thanks a lot for all the trouble you have taken in this matter!

Greetings,

Pa.

Balance sheet.

OPENING Balance 1-12-2004	HK\$16,500,000
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NON-refundable **Debits** from 1-12-04 through 23-06-11:

162,500:	Real Estate Agents	
17,500:	Accountant firm	
11,000:	Bank charges etc.	
10,000:	Charity (Tsunamies)	
400,000:	Gifts to Mam + 3 children	
200,000:	Gifts to 4 grandchildren.	
745,000:	Life insurance Mam	
100,000:	Car (Mazda)	
60,000:	London trip (Sept. '07)	
60,000:	London trip (March '08)	
85,000:	Seattle trip (July '08)	
100,000:	HSBC shares Mam (March'09)	
119,000:	Car (BMW)	
960,000	Charities/Church/East Timor	
-----		HK\$ 3,030,000
-		-----

Book balance left on 1-6-2011:	HK\$13,470,000
	=====

Minus:

Interest free loan David = HK\$4,000,000)	HK\$ 8,000,000
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" " " Chris = " 4,000,000)	
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BOOK Balance on 16 June 2011:	HK\$
5,470,000	=====

Available on 23 June 2011 (noon):

CASH:	HK\$ 65,000
HSBC shares 76518 at 75.60:	HK\$5,785,000
Debt Mam as at 1 June 2011:	HK\$ 50,000

Total	HK\$5,900,000
	=====



Outlook

Balance Sheet (24-6-2011 noon).

From Franciscus Vrijmoed <fajmvrijmoed@hotmail.com>

Date Wed 6/22/2011 9:58 PM

To David Vrijmoed <dvrijmoed@gmail.com>

Cc christine moyer <christinemoyer@hotmail.com>

2 attachments (51 KB)

Balance Sheet.doc; Debt Mam.doc;

Hi Dave and Chris,

Attached an up-to-date balance sheet for your info so that you can see where all the monies have gone, as well as an update of Mam's still outstanding debt to this account (HSBC nr. 608-174181-888, officially in David's name.

Greetings,

Pa.

Balance sheet.

OPENING Balance 1-12-2004 HK\$16,500,000

NON-refundable Debits from 1-12-04 through 1-09-12:

162,500:	Real Estate Agents
17,500:	Accountant firm
11,000:	Bank charges etc.
10,000:	Charity (Tsunamies)
400,000:	Gifts to Mam + 3 children
250,000:	Gifts to 5 grandchildren. +)
745,000:	Life insurance Mam
100,000:	Car (Mazda)
60,000:	London trip (Sept. '07)
60,000:	London trip (March '08)
85,000:	Seattle trip (July '08)
100,000:	HSBC shares Mam (March '09)
119,000:	Car (BMW)
993,000	Charities/Church/East Timor *)

Book balance left on 1-9-2011:

HK\$13,387,000

Minus:

Interest free loan David = HK\$4,000,000)
“ “ “ Chris = “ 4,000,000)

HK\$ 8,000,000

BOOK Balance on 1 September 2012:
5,387,000

HK\$

Balance in A/C 608-174181-888 with HSBC:

HK\$ 5,600,000

Breakdown at 1 September 2012:

HSBC shares: 80001 at **68** (assumed average):
CASH (real)

HK\$ 5,440,000

+

1-9-2012: HK\$50,000 transferred to Mam's HSBC A/C for Adrian Moyer.

*) Charity: I calculate 10% of selling price flat = HK\$1,650,000
(Balance still to be paid: HK\$657,000)

HKD:USD FX 7.7

Date	Description	Amount (HKD)	Amount (USD)	Support	Column3
Nov 5 2004	Mortgage/Inheritance/Interest Free Loan	600,000	77,922	Inheritance - See Statement	
Feb 2 2005	Mortgage/Inheritance/Interest Free Loan	400,000	51,948	Inheritance - See Statement	
July 30 2005	Mortgage/Inheritance/Interest Free Loan	100,000	12,987	Inheritance - See Statement	
Sep 20 2006	PHH Mortgage Payment/Inheritance/Interest Free Loan	700,000	89,801	Inheritance - See Check	
Nov 1 2007	PHH Mortgage Payment/Inheritance/Interest Free Loan	680,000	86,500	Inheritance - See Check	
Jan 16 2008	Transfer/Inheritance/Interest Free Loan	764,831	98,000	Inheritance - See Statement	
Jan 9 2009	PHH Mortgage Payment/Inheritance/Interest Free Loan	600,000	77,255	Inheritance - See Check	
Feb 25 2009	Bank of America/Inheritance/Interest Free Loan	161,700	21,000	Inheritance - See e-mail	
		4,006,531	515,413		

2024 \$3,653

