
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).

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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

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>

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

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