

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

## 星展銀行 DBS

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## RE: Mortgage Repayment

From Francisus Vrijmoed &lt;fvrijmoed@hotmail.com&gt;

Date: Sun 1/14/2007 11:12 PM

To: christinemoyer@hotmail.com &lt;christinemoyer@hotmail.com&gt;

Cc: bhlilan@gmail.com &lt;bhlilan@gmail.com&gt;; david@avs.com.hk &lt;david@avs.com.hk&gt;; princeoftheforest@hotmail.com &lt;princeoftheforest@hotmail.com&gt;

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).

## FREE interest LOANS to David &amp; 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) <b>(*)</b>
	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) <b>(**)</b>
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)

debited on Jan. 9th, it seems the Bank is still 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

## Re: Bank transfer - Mortgage

From David Vrijmoed <fvrijmoed@hotmail.com>  
Date: Wed 2/20/2009 7:11 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, David

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

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: 77188854  
SWIFT Code: BOFAUS33  
Wire Transfer number: 626009033  
Bank address: 100 N. 1st Street, Philadelphia, PA 19103

## Minus:

8,000,000

Interest free loan David = HK\$4,000,000

8,000,000	-	4,000,000	=	4,000,000
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BOOK, Balance on 16 June 2011:

5,470,000

HK\$

HK\$