

Arthur and Fiona Cristian  
18 May 2006

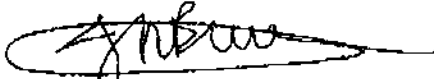
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Page 2

6. In the event that you do not repay the outstanding amount within the seven day timeframe, Perpetual will proceed to sell the security property pursuant to its rights as mortgagee under the terms of its Mortgage with Fiona Cristian.

Please do not hesitate to contact the writer on 8233 9789 should you have any queries in respect of the above.

Yours faithfully  
Dibbs Abbott Stillman



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