



SEVENTY
NINTH™
GROUP

Southport Business Park, Wight Moss Way, Southport,
Merseyside, PR8 4HQ, United Kingdom

+44 (0) 151 316 0392

investments@the79thgroup.co.uk

www.the79thgroup.co.uk

Mr. James Stewart Smith
Rannoch
Dunbar Street
Lossiemouth
Morayshire
IV31 6RD
United Kingdom

19th April 2024

Dear Mr. Smith,

Thank you for making the decision to invest in the 79th Luxury Living Five Loan Note with The 79th GRP Limited, and we offer you a warm welcome to our selective group of investors.

This letter is confirmation that we are in safe receipt of your funds and the amount of **£40,000.00** has been invested as per your discussions with your Financial Consultant.

We are enclosing your Investor Welcome Pack, which includes 2 copies of your Deed of Accession. We would kindly request you **sign one hard copy and return** this in the stamped addressed envelope provided. Please retain one copy of your Deed of Accession and your Loan Note Certificate detailing the amount and terms of your investment and your unique certificate number for your records.

We will provide you with regular updates on the performance of this Loan Note, including quarterly newsletters and project reports. You will also find daily information relevant to your investment and the Company on our social media platforms. You are of course at liberty to call the Investment Team should you need any information or have any queries in relation to your investment, we would love to hear from you.

If you would like any further information regarding your financial instrument, or indeed anything else relating to our Group of Companies, please do not hesitate to get in touch.

We are delighted you have chosen 79th Luxury Living Five Limited and we are sure you will be too.

Yours sincerely,

Cristina Mason
Investment Onboarding Officer
79th Luxury Living Five Limited





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19th April 2024

Statement of Account

Dear Mr. Smith,

Please see below your full investment terms with 79th Luxury Living Five Limited.

Certification Number: LL5 - 4138

Investment Amount: £40,000.00
Investment Term: 12 Months (364 Days)
Interest Per Annum: 15% Per Annum
Interest Payments: 7.5% Bi-Annually
Investment Commencement Date: 19th April 2024
Investment Maturity Date: 18th April 2025



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Investment Repayment Schedule

19th October 2024 - £3,000.00

18th April 2025 – £40,000.00 (Capital) + £3,000.00 (Remaining Interest) = £43,000.00 (Total)

Please note, your capital repayment (if redeemed upon maturity), may take 3-5 business working days to be credited into your account.

Yours sincerely,

**Cristina Mason
Investment Onboarding Officer
79th Luxury Living Five Limited**





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Certificate of Investment

NAME

James Stewart

Smith

AMOUNT

£40,000.00

INVESTMENT START DATE

19th April 2024





SCHEDULE 1

Certificate, Conditions and Redemption Notice

Certificate No. LL5-4138 Amount £40,000.00

79th Luxury Living Five Limited (the "Company")

(Incorporated and registered in England and Wales with company number 14254854)

Series B 15% fixed rate per annum secured loan notes

This is to certify that James Stewart Smith

is/are the registered holders of £40,000.00

in principal amount of the **79th Luxury Living Fixed Income Loan Notes 2022** (the "Notes") as constituted by an instrument (the "Instrument") dated **24 August 2022** and made by the Company.

The Notes are issued with the benefit of and subject to the provisions contained in the Instrument and the conditions endorsed on this certificate (the "Conditions").

Interest is payable on the Notes in accordance with Condition 3. The Notes are redeemable in accordance with Condition 4.

The Notes are not transferable or tradable, nor will they be listed or traded on any securities exchange or other market.

Repayment of principal and interest due on the Notes is secured by the Security.

A copy of the Instrument is available for inspection at the Company's registered office during normal business hours.

The Notes are governed by, and to be construed in accordance with, English law.

Signed as a deed by 79TH LUXURY LIVING FIVE LIMITED acting by a director in the presence of:

Witness signature: [Signature]

Witness name: Cristina Mason

Witness address: Southport Business Park, Wight Moss Way

Southport, PR8 4HQ

Witness occupation: Investment Onboarding Officer

Issued on: 19th April 2024

DEED OF ACCESSION

THIS DEED dated 19th April 2024 is supplemental to a security trust deed (the “**Security Trust Deed**”) 24th August 2022 between T&T Trustees Limited, as security trustee, 79th Luxury Living Five Limited, as the company, and certain loan note holders as detailed therein.

Words and expressions defined in the Security Trust Deed have the same meaning when used in this Deed.

I, James Stewart Smith, of Rannoch, Dunbar Street, Lossiemouth, Morayshire, IV31 6RD, United Kingdom (the “**Acceding Party & Address**”) hereby agree with each other person who is or who becomes a party to the Security Trust Deed that with effect on and from the date hereof I will become a party to and be bound by and benefit from the Security Trust Deed as a Loan Note Holder as if I had been party originally to the Security Trust Deed in that capacity.

Address for notices of the Acceding Party for the purposes of Clause 12 (*Notices*) of the Security Trust Deed is:

Address: Rannoch, Dunbar Street, Lossiemouth, Morayshire, IV31 6RD, United Kingdom

Investment Amount: £40,000.00

Email: n9ddy9@yahoo.co.uk

Certificate Number: LL5 - 4138

This Deed may be executed in any number of counterparts and this has the same effect as if the signatures on the counterparts were on a single copy of this Deed.

This Deed and any non-contractual obligations arising out of or in connection with it are governed by English law.

THIS DOCUMENT has been executed and delivered as a deed by the parties hereto on the date stated at the beginning of this Deed.



Executed as a deed by affixing the common seal of the acceding party

Authorised Signatory:

Authorised Signatory:

in the presence of a witness:

Witness signature:

Witness name:

Witness address:

Witness occupation:



Executed as a deed by

79th Luxury Living Five Limited

acting by a director in the presence of a witness:

Director: Mr Jake Webster

Witness signature:

Witness name: Cristina Mason

Witness address: Southport Business Park, Wight Moss Way, Southport, PR8 4HQ

Witness occupation: Investment Onboarding Officer

The common seal of

T&T Trustees Limited

was hereunto affixed to this deed

in the presence of

Director:

Secretary:



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Authorised Signatory:

in the presence of a witness:

Witness signature:

Witness name:

Witness address:

Witness occupation:

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79th Luxury Living Five Limited

acting by a director in the presence of a witness:

Director: Mr Jake Webster



Witness signature:



Witness name: Cristina Mason

Witness address: Southport Business Park, Wight Moss Way, Southport, PR8 4HQ

Witness occupation: Investment Onboarding Officer

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T&T Trustees Limited

was hereunto affixed to this deed

in the presence of

Director:

Secretary: