



# RICHMOND

Client ID: LR 8323

**Mr. Roberto Chang Ramos**  
CALZ TUXTLAN 103 L4  
EL DIAMANTE TUXTLA GUTIERREZ  
CHIAPAS  
MEXICO  
29059

27 March 2026

Dear Roberto,

Thank you for your recent investment with London Richmond. We can confirm the following investment has now completed:

Investment Date: 27 March 2026

Product: LR 11% 2-Year USD Income Loan Notes

Interest rate: 14% per annum

Investment Amount: USD 300,000

Currency: USD

Interest Payable: USD 42,000 per annum

Interest Payments: 8 quarterly payments of USD 10,500

First Interest Payment: 1 July 2026

Investment Maturity: 27 March 2028

We have enclosed your investment certificate with this letter and we look forward to building a long-term successful relationship with you.

Yours sincerely,

Bianca Santana  
COO



# RICHMOND

NO. LR 8323

## LONDON RICHMOND LIMITED (THE "COMPANY")

Incorporated in England under the Companies Act 2006. Registered number 12570866  
Registered office: Level 19, The Shard, London, SE1 9SG.

## ISSUE OF UP TO £20,000,000 (OR THE EQUIVALENT IN OTHER CURRENCIES) INTEREST-BEARING LOAN NOTES

Created and issued pursuant to the Company's Articles of Association and to a resolution of the directors of the Company passed on 1 January 2026.

### THIS IS TO CERTIFY THAT

Mr. Roberto Chang Ramos

OF CALZ TUXTLAN 103 L4, EL DIAMANTE TUXTLA GUTIERREZ, CHIAPAS,  
MEX.29059

is/are the registered holder(s) of

USD 300,000 (Three Hundred Thousand Dollars)

Loan Notes in the nominal amount stated above  
(denominated in the Subscription Currency applicable to the holder as specified in the relevant Application Form).

The Loan Notes are constituted by an instrument dated 1 January 2026 (the "Instrument") and made by the Company. The Loan Notes are issued subject to and with the benefit of the provisions contained in the Loan Note Instrument dated 1 January 2026 and the Conditions set out in Schedule 1, Part 2 thereto, all of which are incorporated by reference into this Certificate.

### EXECUTED AND DELIVERED AS A DEED BY THE COMPANY ON THE DATE OF ISSUE OF THE LOAN NOTES

### SIGNED AS A DEED BY LONDON RICHMOND LIMITED

Signature of Director

**Andrew Thompson**

Acting as a director in the presence of:

Signature of Witness

**Yadwinder Gill**

Level 19, The Shard, London, SE1 9SG

1. Interest on the Loan Notes is payable quarterly in accordance with the Instrument and the Conditions.
2. The Loan Notes evidenced by this Certificate are not transferable, except as permitted by the Instrument and the Conditions.
3. The maturity date of the Loan Notes shall be two (2) years after the relevant Loan Noteholder's investment date, subject to the provisions of the Instrument and the Conditions.
4. This Certificate and the Loan Notes evidenced by it are governed by and construed in accordance with the laws of England and Wales.