



**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. Stuart Michael Gavin & Mrs. Stevie Gavin
Berry Down Farm
Tregadillett
Launceston
Cornwall
PL15 7EX
United Kingdom

25th April 2024

Dear Mr. S. Gavin & Mrs. S. Gavin,

Thank you for making the decision to invest in the 79th Commercial Three 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 **£200,000.00** 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 Commercial Three Limited and we are sure you will be too.

Yours sincerely,

Matthew Thomas
Investment Onboarding Administrator
79th Commercial Three Limited





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25th April 2024

Return on Investment (20% Per Annum) Confirmation

Dear Mr. S. Gavin & Mrs. S. Gavin,

Thank you for your commitment with 79th Commercial Three Limited.

I would like to make you aware that your investment with us is subject to an exclusive coupon offering of **20% Return Per Annum**, and therefore this document is confirmation of your extra **3%** interest per annum on top of the standard offering of **17%**.

Your Loan Note details are as follows:



Certificate Number: CM3 - 1698

Investment Amount: £200,000.00

Investment Term: 12 Months (364 Days)

Interest Per Annum: 17% Per Annum + 3% Bonus Per Annum = 20% Total

Interest Payments: Annually

Investment Commencement Date: 25th April 2024

Total Amount Repayable: £240,000.00

Investment Maturity Date: 24th April 2025

Yours sincerely,

Matthew Thomas
Investment Onboarding Administrator
79th Commercial Three Limited





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25th April 2024

Statement of Account

Dear Mr. S. Gavin & Mrs. S. Gavin,

Please see below your full investment terms with 79th Commercial Three Limited.

Certification Number: CM3 - 1698

Investment Amount: £200,000.00
Investment Term: 12 Months (364 Days)
Interest Per Annum: 17% Per Annum + 3% Bonus Per Annum = 20% Total
Interest Payments: Annually
Investment Commencement Date: 25th April 2024
Investment Maturity Date: 24th April 2025

Investment Repayment Schedule:

24th April 2025 - £200,000.00 (Capital) + £40,000.00 (Standard Interest + Bonus) = £240,000.00 (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,

Matthew Thomas
Investment Onboarding Administrator
79th Commercial Three Limited



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Certificate of Investment

NAME

Stuart Michael Gavin &

Stevie Gavin

AMOUNT

£200,000.00

INVESTMENT START DATE

25th April 2024





SCHEDULE 1

Certificate, Conditions and Redemption Notice

Certificate No. CM3-1698 Amount £200,000.00

79th Commercial Three Limited (the "Company")

(Incorporated and registered in England and Wales with company number 14628949)

Series D - 17% per Annum £100,000.00 Minimum Investment (Annually)

This is to certify that Stuart Michael Gavin & Stevie Gavin

is/are the registered holders of £200,000.00

in principal amount of the 79th Commercial Three Fixed Income Loan Notes 2023 (the "Notes") as constituted by an Instrument (the "Instrument") dated 27 March 2023 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 COMMERCIAL THREE LIMITED acting by a director in the presence of:

Witness signature:

Witness name:

Cristina Mason

Witness address:

Southport Business Park, Wight Moss Way
Southport, PR8 4HQ

Witness occupation:

Investment Onboarding Officer

Issued on:

25th April 2024



DEED OF ACCESSION

THIS DEED dated 25th April 2024 is supplemental to a security trust deed (the “**Security Trust Deed**”) 27th March 2023 between T&T Trustees Limited, as security trustee, 79th Commercial Three 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, Stuart Michael Gavin and I, Stevie Gavin, of Berry Down Farm, Tregadillett, Launceston, Cornwall, PL15 7EX, 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: Berry Down Farm, Tregadillett, Launceston, Cornwall, PL15 7EX, United Kingdom

Investment Amount: £200,000.00

Email: stugav79@gmail.com

Email: steviegavin@ymail.com

Certificate Number: CM3 – 1698

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 Commercial Three Limited

acting by a director in the presence of a witness:

Director: Mr Jake Webster

A handwritten signature in black ink, appearing to be 'J. Webster'.

Witness signature: A handwritten signature in black ink, appearing to be 'M. Thomas'.

Witness name: Matthew Thomas

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

Witness occupation: Investment Onboarding Administrator

The common seal of

T&T Trustees Limited

was hereunto affixed to this deed in the presence of

Director:

Secretary:



DEED OF ACCESSION

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Investment Amount: £200,000.00

Email: stugav79@gmail.com

Email: steviegavin@ymail.com

Certificate Number: CM3 – 1698

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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 Commercial Three Limited

acting by a director in the presence of a witness:

Director: Mr Jake Webster



Witness signature: 

Witness name: Matthew Thomas

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

Witness occupation: Investment Onboarding Administrator

The common seal of

T&T Trustees Limited

was hereunto affixed to this deed in the presence of

Director:

Secretary: