Gatehouse Bank Plc (Bank) The Helicon, One South Place, London, England, EC2M 2RB

Dear Sirs

Diminishing Musharakah Facility being made available to [name of company] (the "Facility")

Transaction: Completion of the Facility and the Bank's purchase of [property address]

[We confirm that, [name of company] should be treated as a non UK resident company for the purposes of Stamp Duty Land Tax and the additional 2% surcharge will apply to the Transaction.]

[We confirm that, [name of company] should be treated as a UK resident company for the purposes of Stamp Duty Land Tax and the additional 2% surcharge will not apply to the Transaction.]

We can confirm that we have sought independent tax advice and are satisfied that the above statement is accurate and that this declaration will be relied upon by the Bank and its solicitors.

We acknowledge that should it transpire that additional Stamp Duty Land Tax is payable at any point in the future, we are liable for the additional payment and that the Bank has the right to recover any additional Stamp Duty Land Tax payment, as well as any costs incurred in recovering that payment from us.

Yours faithfully