

Our ref STG/HT

28<sup>th</sup> June 2019

Certain Bridge Limited  
One St James's Square  
Manchester  
M2 6DN

ACCOUNTANTS

Dear Sirs

**Re: Bridge Mortgage Loans Originated and Redeemed to date**

We refer to the Bridge Mortgage Loans Certain Bridge has originated since the start of operations in late May 2018 and which have subsequently been redeemed as of the date of this document.

BUSINESS  
ADVISORS

You have requested that we produce a short confirmation statement as to how these originated Bridge Mortgage Loans which have been redeemed have performed with respect to the actual financial returns achieved. You provided us with the following documents in order that we can satisfy ourselves as to the actual financial returns achieved in order to produce this statement.

BUSINESS  
PLANNING

- Signed Loan Agreements
- Bank Statements showing funds loaned to the borrower, at the start of the loans
- Bank Statements showing funds received by yourselves, to redeem the loans

The bank statements evidence that funds were loaned to the borrowers and subsequently were repaid. The amounts correspond with the terms of the Loan Agreements provided.

TAX  
PLANNING

Based on the factual results of the funds being loaned and repaid, we are able to confirm that the annualised return achieved to date by Certain Bridge Ltd on all of the redeemed Mortgages is 74% (SEVENTY FOUR PERCENT).

We trust this information is of assistance.

CORPORATE  
RECOVERY  
AND  
INSOLVENCY

Yours faithfully



**KBS Accounting LLP**