From: RENEE DADSWELL

To: John 3B

Subject: Personal loan with Renee Dadswell

Date: June 14, 2022 2:31:32 PM

Good afternoon Mr. Ironside:

It has come to my attention that you have indicated a problem with the promissory note that was signed by you on March 30th, 2022. This was for a personal loan in the amount of \$2,000.00 which you received from me.

In reviewing the document, you are correct in stating that since the term stated was very short, that the amount of the administration fee would exceed the limit of an allowable cost of borrowing. As a result, I have sent an email money transfer of \$200.00 to your bank account, (automatic deposit) which is the administration fee that was originally charged. This was done today at approximately 2 pm.

Regards,

Renee Dadswell c: 705-794-3589