

## Re: Loan application

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From: AA and WJ BRAUER [REDACTED]  
To: [REDACTED]  
Date: Wed, 23 Sep 2009 00:57:31 +1000

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[REDACTED],

I think the proposal is fine. It may even be that the real estate that the \$200k is involved with will be refinanced in the next twelve months as well. That will release that loan to be fully used to finance the restocking effort as well as some improvements.

The issue with the DNRM has been resolved. It just needs a bit of sorting out with Tim and Caroline. The DNR will only allow the special lease block to be sold with the new Lot 5. Give Ben a ring and he will explain it to you, I'm sure. That may lower our purchase price, but require us to enter into some sort of agreement with Tim and Caroline to use the extra land. I just got that notification last night and haven't done anything with it as yet.

Adrian is driving a truck for the potato harvest for about a month and then he will be back into harvesting silage again for another company. I am still working in the bead shop. No school calls as yet, but as the winter bears down upon us and the sports activities get into full swing and not to mention winter diseases, I'm sure that will pick up as well.

I was just wondering if you traded shares online, [REDACTED]. I'm looking for an online broker that is economical and user friendly. Any recommendations or experiences?

Do you recommend locking in our interest rate anticipating an increase from the Federal Reserve? I know the rates aren't high, but at least we would know where we are going for the first 3-5 years. Surely, that has to be a management tool that will help with the improvements and the restocking efforts.

Cheers,  
Wendy