LETTER 1

Fiona Frame

Fantastic Florists

Shop 7, Blacktown Mall

108 Black Street

BLACKTOWN NSW 2148

25 October 2009

'WITHOUT PREJUDICE'

Meena Vishwana

12/32 Campbell Street

BLACKTOWN NSW 2148

Dear Meena

RE: OUTSTANDING MONEY

I refer to your letter dated 15 October 2009 and my telephone conversation with you on 17 October 2009.

As I mentioned in the telephone call, I am willing to pay you $1000 for your time but don't believe that I owe you all of the $3792 because you did not provide a quality service and didn't do what you were supposed to do.

You said that you would maintain the Fantastic Florist website and provide IT support services from May to July but during that time I experienced many problems with my computer system and the website often didn't work properly. When I tried to contact you about these problems, I usually couldn't reach you and ended up having to leave messages. On many occasions it took you two or three days to get back to me.

I am not going to pay you the amount of $3792.

My offer of $1000 is open for 14 days from the date of this letter.

Yours sincerely

Fiona Frame

Fiona Frame

LETTER 2

Ms Kylie Ransom

12/45 Brown Street

Bathurst NSW 2638

25 August 2009

'WITHOUT PREJUDICE'

Charlie Ling

37 Blue Street

Bathurst NSW 2638

Dear Charlie

RE: OUTSTANDING MONEY

I refer to your letter dated 15 August 2009.

I don't agree with what you say happened on 25 June 2008. You didn't tell me that the $2000 you gave me was a loan and I didn't say that I would pay you back.

I'm sorry that you haven't been able to reach me recently, I lost my mobile phone and have a new number

I believed that you gave me the $2000, as a gift, not a loan. I think that you are now saying the money was a loan because you have broken up with my sister. I can't afford to pay you back the money in any event because I don't have any savings and only make enough money to pay my monthly expenses.

My mobile number is 0444 444 444.

Yours sincerely

K. Ransom

Kylie Ransom