

29.1.03

Dear Dave,

As discussed, I deposited \$1,000 as an interest free loan in your bank today. The money (\$400) you rec'd from Sr. Moira last week was a gift to help out after your fire. She is happy to help and understands how difficult it can be to manage after unexpected events such as a fire when you are only a pension.

If you wish to repay \$1,000 you can make a payment to Westpac bank account no:

REDACTED

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Dave, I am really pleased to be able to help and offer my best wishes for the New Year

Regards

Anne Czekanski