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April 22, 2013

Mr. Rodney Brady, Chief Financial Officer
South Pacific Division of the SDA Church
Locked Bag 2014, Wahroonga, N.S.W. 2076, Australia

Dear Mr. Brady,

On January 21, 2013 after our diner meeting I wrote you a letter and as promised I enclosed a copy of the Schedule of Monies from page 313 of the Australian Securities & Investments Commission (ASIC) report. The schedule identified loans from the Seventh-day Adventist Church Ltd (Australian Conference Association Ltd) to several of the Johnson Property Group of Companies (JPGC) totaling \$69,583,459.91, based upon documents submitted by your office. I expected you to explain how the ASIC report is misleading us.

Additionally I anticipated your response to the other issues raised in my letter of January 21. Since I have not received a response from you I suspect that you may not have received my letter. Therefore I am enclosing a copy of that letter.

Thank you.

Sincerely,



George Grames