

MEMORANDUM OF UNDERSTANDING/ AGREEMENT MADE  
BETWEEN  
DR. MARCEL SMITH OF BRONX FINANCE COMPANY, 99 BISHOPSGATE,  
LONDON EC2M 3XF, ENGLAND. UK  
AND  
MR. THOMAS PAYNE OF 1422 LAKE ROAD, MEDINA, OHIO 44256.  
UNITED STATES OF AMERICA

*This* Deed of agreement of understanding is made today Monday, the 2nd February, 2009 Between **Dr. Marcel Smith** of Bronx Finance Company, 99 Bishopsgate, London EC2M 3XF, England. UK (hereinafter referred to as the **Initiator/ First Party**) on the First Part and **Mr. Thomas Payne** of **1422 Lake Road, Medina, Ohio 44256. United States of America** (hereinafter referred to as the **Beneficiary /Second Party**) on the Second Part.


Where as

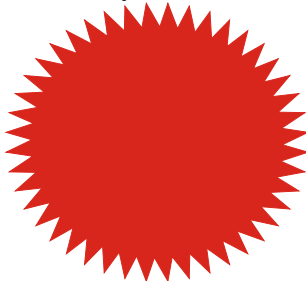
- 1 The “First Party” is the Manager of Bill and Exchange, Bronx Finance Company (B.F.C) London – England UK where Late Mr. Christian Eich deposited the sum of £300,000.00 GBP (Three Hundred Thousand British Pounds Sterling) .
2. The “Second Party” is desirous to be presented to the Bronx Finance Company (B.F.C) London – England UK to claim the sum of £300,000.00 GBP (Three Hundred Thousand British Pounds Sterling) belonging to The “First Party”'s deceased customer Late Mr. Christian Eich)
3. The “First Party” is a **STAFF** of Bronx Finance Company (B.F.C) and has given consent to **Attorney Martin Roger** of **Falcon Chambers London UK** to change all relevant documents applicable to this claim and present the “Second Party” to the Bronx Finance Company to claim this fund so that both of them will share it.
4. The “First Party” and the “Second Party” have agreed that at the end of a successful transfer of the sum of £300,000.00 GBP (Three Hundred Thousand British Pounds Sterling) to The “Second Party”, that
  - (i). The “First Party” shall be entitled to 50% of the transferable amount.
  - (ii) The “Second Party” shall retain 40% of the amount for immensurable role played.
  - (iii) While 10% shall be to defray all expenses incurred in the course of transfer.
5. The “Second Party” is satisfied with the 40% given to him for his role/assistance/involvement in securing the fund.
6. The “First Party” and “Second Party” confirm and agree that any money/expenses incurred by any Party during the process of the collection of this fund, must be refunded first before sharing will take place.
7. In line with item 4(ii), the “First Party” and “Second Party” shall not be reluctant to make any financial commitment in the course of the transaction since whatever expenses incurred shall be defrayed and refunded after transfer.

8. The "Second Party" do hereby promise not to betray the trust reposed on him by The "First Party" over the sum of £300,000.00 GBP (Three Hundred Thousand British Pounds Sterling).
9. The two parties shall during the period of this transaction, keep each party promptly updated to avoid any insinuations and or suspicions of betrayal or boycott.
10. No party shall divulge or disclose any part of this transaction/agreement to a third party no matter the situation without the consent of the other party.
11. Any party who wishes to decline/boycott, shall give (48 Hrs) notice in writing. And the other party shall accept such resignation in good fate providing it would not be inimical and catastrophic to the later success of the transfer /transaction.
12. All evidence of payment receipts, Cheques or Drafts shall be made copy to the two Parties and the Attorney.
13. None of the parties shall do anything to frustrate this agreement.

Having read and understood every 'word' in this binding memorandum/agreement of understanding both parties therefore freely and without any encumbrances or obligations set our hands and seal on the date written above as an acceptance of the contents therein in this agreement.

**This agreement is dated this day 2nd February, 2009 with the full knowledge of both parties**

Sign.....  
**DR. MARCEL SMITH.**  
 (First Party)  
 Date.....02/02/2009.....



Sign.....  
**MR. THOMAS PAYNE**  
 (Second Party)  
 Date.....

**WITNESSED AND PREPARED BY:**



**MARTIN ROGER ESQ. QC**  
 LEGAL PRACTITIONER & NOTARY PUBLIC  
 FALCON CHAMBERS.  
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