14 St John Road Houghton Estate Houghton P O Box 1498 Pinegowrie 2123 + Docex: 460 Johannesburg Telephone: (011) 648-1066/7 • International: +27 (11) 648 1056/7 Facsimile: (D11) 648-4894 Email: info@houghtonharper.co.za Website: www.houghtonharper.co.za

19 October 2011

10:05

MR JEFFREY KATZ PO BOX 7.84262 SANDTON 2146

BY REGISTERED MAIL

Dear Sir

RE: DISCOVERY MATTERS

The above matter and the telephone call on 11 October 2011 between Judy Harper and yourself refers.

It is common cause that you contacted our offices with the intention to speak to the writer, and when informed she was unavailable, you insisted to be put through to the writer's personal assistant, Judy.

Judy recorded that you have alleged that Houghton Harper has a complaint against Discovery. Further, that there were a number of issues that the writer needs to understand, further yet that If the writer did not call back, she would be dragged into the issue with a "big firm" and reported to the Law Society.

The writer has chosen to conduct our interaction in writing.

The writer requires you to kindly explain the above as in the writer's opinion it is a very definite threat against her and her firm.

Your urgent written advises are awaited.

Yours faithfully

MRS G HARPER HOUGHTON HARPER INC 28 Oct 11 10:05

fax sender

011 7820767

p.2

19 October 2011



Houghton Harper attorneys & conveyancers 14 St John Road Houghton Estate HOUGHTON

By e-mall: lnfo@houghtonharper.co.za

Dear Mrs Harper

DISCOVERY MATTERS

Lrefer to your letter dated 18 Optober 2011.

I find it strange that you appear to be unaware that your lirm and / or your client William James Armstrong has lodged accomplaint against Discovery with the Council for Medical Schemes. A copy of such complaint together with the correspondence pertaining to the complaint is attached hereto.

We note that the complaint is based on a draft affidavit ostensibly compiled by Ronald Bobroff and Partneys Attorneys given its identical nature and content to various other complaints drafted and lodged by that firm

We are more than happy to defend the complaint and will be doing so within the allotted time periods. Having said that, the writer has indeed been trying to contact your Mis Harper in order to appraise her of the background to the complaints to the Council for Medical Schemes.

We also wish to note that we are extremely concerned at the tone and content of your Mr Condoglannis' letter dated 20 June 2011 to Munro Flowers and Vermaak Attorneys and Would suggest that such a communication is unbecoming of a respectable law firm.

(સારોના દેશની ૧૧૬ દર્શની છો. ૧૧૬ લ્લેલ્ટ્રિસી એ સ્થિતિ કારોકા કર્યો છે. ૧૯૯૧ મુખ્ય મારે ૧૧૬ દર્શની ૧૧૬ દર્શની ૧૧૬ દર્શની ૧૧૬ મારે ૧૧૬ દર્શની છો. ૧૬૬ દર્શની છે. ૧૬૬ દર્શની ૧૬૬ દર્શની ૧૬૬ દર્શની ૧૬૬ દર્શની ૧૬૬ દર્શની ૧૬૬ દ

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28 Opt 11 10:06

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To the extent that you wish to discuss these matters, the writer remains available at any time. Should you however not wish to discuss this pive will have no choice but to proceed in the normal course with both a defense of your complaint to the Council for Medical Schemes as well as to institute all other actions as may be advised by our attorneys.

We trust you find this in order and Jook forward to hearing from you.

Yours falthfully,

leftisite Discovery Health (Rivivide

Tel noi 011 529 5193/ E-malk Jeffreyk@discovery.co.za

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HOUGHTON HARPER Inc.

ATTORNEYS AND CONVEYANCERS

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Dates 20.107022011

Violeten Mr. J. Koy Tenanya Laistrong Ourten MR V CONDOGEARNISEAOLI

MUNRO FLOWERS & VERMAAK PER FACSIMILE (011) 327-5425

Dear Madam,

REI PRINCIPAL MEMBER

MR IVI ARMSTRONG 143804970

MEMBER NUMBER DEPENDENT NUMBER:

MRS DENISE THERESA ARMSTRONG

Kloche find enclosed herewith signed and completed Undertaking by Mrs Atmstrong,

We wish to place on record that we are not pleased to have our client sign the undermiting, but that we finally relented since hits Armstrong requires treatment. We would not want our client to be affected as result of not completing the Undertaking.

We place on record the following:

- The terms imposed on our client/s are discorden, and most likely not enforceable under law;
- Certain of the clauses, specifically 5, amount to a threat and placing our ellent under duress to sign, in effect;
- Clause 5 us one of its possible consequences places an onus on client to "police" her attorney, for eg, and she may face termination of her membership if her attorney were to fall to pay over the funds;
- The threats to withhold payment or reverse medical expenses validly incurred or paid is the worst kind of bullying tactic, when in fact client has paid for the service;
- 5. It is highly likely, in fact probable, that many of these clauses will be found to be inconsistent with and/or in contravention of the Consumer Protection Act.

We certainly hope that as attorneys for Discovery you will advise them that continuing in this hishion will eventually lead to some very unsatisfactory news coverage, or lidgation, or both

The conditions are despicable.

Your faithfully.

MR Y CONDOGIANNIS

HOUGHTON HARPER INC.

directors: Professional assistants: Conveyancer: Candidate attorneys:

THE CAPURE JACOBS, DIET OLADHIN, MARIZA FAN MEKERE HAYLEY CAMERON IB HIN CHILDHEAL THE YAN MEKERE THE CAPURE JACOBS, DIET OLADHIN, MARIENE YAN MEKERE