

- 10.2(f) Amendment No 6 to the Credit Agreement, dated as of September 12, 1994 (incorporated by reference to Exhibit 10.2(f) to Consolidated Cigar's Annual Report on Form 10-K for the fiscal year ended December 31, 1994).

- 10.2(g) Amendment No 7 to the Credit Agreement, dated as of May 31, 1995 (incorporated by reference to Exhibit 10.2(g) to Consolidated Cigar's Annual Report on Form 10-K for the fiscal year ended December 31, 1995).

- 10.2(h) Amendment No 8 to the Credit Agreement, dated as of October 18, 1995 (incorporated by reference to Exhibit 10.2(h) to Consolidated Cigar's Annual Report on Form 10-K for the fiscal year ended December 31, 1995)

- 10.2(i) Amendment No. 9 to the Credit Agreement, dated as of March 13, 1996 (incorporated by reference to Exhibit 10.2(i) of Amendment No. 1 of Cigar Holdings' Registration Statement on Form S-1 (Registration No 333-6819)).

- 10.2(j) Amendment No. 10 to the Credit Agreement, dated as of July 31, 1996 (incorporated by reference to Exhibit 10.3 of Amendment No. 2 of Cigar Holdings' Registration Statement on Form S-1 (Registration No. 333- 6819)).

- 10.2(k) Amendment No. 11 to the Credit Agreement dated as of February 3, 1997 (incorporated by reference to Exhibit 10.1(k) to Consolidated Cigar's Registration Statement on Form S-1 (Registration No 333-20743)).

- 10.3 Indenture by and between Consolidated Cigar and Continental Bank, National Association, as Trustee, relating to the Senior Subordinated Notes due 2003 (incorporated by reference to Exhibit 10.2(j) of Amendment No 2 of Cigar Holdings' Registration Statement on Form S-1 (Registration No 333-6819))

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- 10.4(a) Guarantee and Security Agreement, dated as of March 3, 1993, between the Registrant and The Chase Manhattan Bank, N A. (incorporated by reference to Exhibit 10.16(a) of Amendment No. 2 of Cigar Holdings' Registration Statement on Form S-1 (Registration No 333-6819))

 - 10.4(b) First Amendment to Guarantee and Security Agreement, dated as of July 31, 1996 (incorporated by reference to Exhibit 10.16(b) of Amendment No. 2 of Cigar Holdings' Registration Statement on Form S-1 (Registration No. 333-6819))

 - 10.5 Promissory Note issued by Cigar Holdings to MC Group (incorporated by reference to Exhibit 10.5 of the VSR Registration Statement).