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Friday 3rd November 2004

MAVERICK FINANCIAL SERVICES

Suite 2A, Level 1, 124 Forest Road
Hurstville NSW 2220

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Attention: Nick Allam,

To Whom It May Concern:

It is with great pleasure that I write this letter to confirm that Nick Allam and the team at Maverick Financial Services completed all the necessary requirements for my wife Suzie and my first home purchase, including all banking requirements, the first home buyers grant, stamp duty concessions, liaison with both parties solicitors and also just to lend a ear to someone who was entering this daunting task for the first time with many questions.

Whilst this process from an outsider seemed difficult and daunting them team at Maverick took care of all that was required and made this a very simple,seamless, pleasurable and exciting process. We are very happily settled in our new home now for over 4 months and the formal process of this transaction is with great thanks to Maverick Financial Services.

I have no reservations in recommending Nick, Paul, Quan and all the team at Maverick to any new home buyer or to someone doing this for the tenth time, the dedication and professionalism was something that is rare to find in this current climate and I am happy to act as a written to verbal reference at any time.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Grant Cusack".

Grant Cusack.
District Sales Executive
0412 039 908