

20th Aug 2005

Mr Paul Brotherson
Maverick Financial Services
Suite 2A, 124 Forest Road
Hurstville NSW 2220

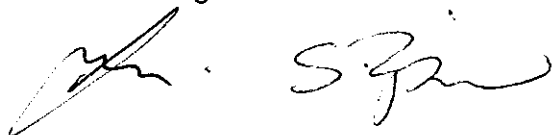
Dear Paul

We would like to take this opportunity to thank you for your time and effort you put into organising our finance.

We were extremely impressed by the level of service that you and your team provided. While this process seemed difficult and daunting to us, you and your team took care of all that was required and made this a very simple, seamless and pleasurable process. It is truly refreshing to have a company that not only makes the process easy but also has pleasant and efficient staff. We would have no hesitation in recommending you or your company to family and friends.

Once again, we would like to extend our sincere appreciation and best wishes to you and your team for many years to come.

Warm Regards

Handwritten signatures of John and Sue Zipparo. The signature on the left is 'John' and the signature on the right is 'Sue'.

John and Sue Zipparo