

Idris and Nicolle Achmad

~~XXXXXXXXXX~~,
Prestons NSW 2170
(02) 87839259

10 October, 2004

Paul Brotherson
Maverick Financial Services
Suite 2A, Level 1
124 Forest Road
Hurstville NSW 2220

Dear Paul,

Thank you very much for all your effort and dedication in getting our mortgage approved. We are still in shock as to how quickly it all happened. From day one, we really appreciated your openness and honesty in terms of the amount we could realistically borrow. We believe this knowledge has really set us off on the right track. We also thank you for your patience in receiving phone calls at any time to answer our questions.

Secondly, we want to thank Kuan for her excellent effort in finalising everything with the bank, the solicitors and the real estate agents. Her focus and hard work made sure everything ran smoothly. Thank you Kuan for your patience in answering questions about our finances. We really appreciated how you helped us understand our mortgage.

Once again, thank you Paul and Kuan for all you did for us. We are now in our own home because of all your efforts.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Idris and Nicolle Achmad', with a stylized flourish at the end.

Idris and Nicolle Achmad