Glen Wambeek 21st Century Property Investments Pty Ltd PO Box 2032 North Parramatta NSW 1750

25 February 2015

RE: INVESTMENT PROPERTY TESTEMONIAL

Ric's initial introduction to Glen was almost 15 years ago to discuss an investment property on advice from our accountant. What Glen presented sounded logical and made a lot of sense, but the sceptic in Ric made him think there was a catch. We knew we needed to do something but Ric thought that we could simply do it "better" ourselves by researching different property and financing options. Trouble was, that we kept "thinking" this for a number of years and didn't take any action. While we did look at plenty of other options and got Glen back on a number of occasions over the years to talk to us and re-visit the numbers, we didn't come up with anything that seemed better without significant increased risk and speculation.

Glen was so very patient (or should we probably say long suffering) with Ric's indecision, and while Glen knew we simply needed to take that first step - he at no stage tried to push us into anything we weren't comfortable with.

Instead we continued to listen to all the negative comments (from people who either didn't have any real facts or people who had other interests at stake) like "the SE Qld market is over supplied and will slump", "these schemes only benefit the companies that set them up", "you'll be paying a premium to get in through companies like this", or "if you really want to maximise your potential return you'll be better off finding your own property" etc. Really all these were just excuses to not take any action at all.

After sitting on the sidelines for over 12 years, we actually witnessed first-hand the type of growth that Glen's clients were achieving and we realised that we simply had to "jump-in" with Glen (for good or bad) if for no other reason than having witness Glen continue to provide excellent service and strong investment opportunities for his clients over very many years. Obviously Glen's company was not a "here today, gone tomorrow" or "get-rich-quick company". It also became very obvious we weren't going to find, implement and manage properties on our own and achieve any better outcome.

Having been reluctant to take that first step, Glen walked us through all the requirements and options. We found his assistance and all the support services he introduced us to invaluable, and the whole process was simple and seamless. Furthermore, Ric's concerns about paying

any above market price premium for using a company like Glen's soon evaporated when we realised that we were purchasing the land direct from the developer and that Glen's fixed price construction was exactly that. Glen delivered on all the commitments he made to us whether they were in writing or made verbally.

Glen also arranged a rental agent ahead of our house completion and we had tenants within two weeks. We found this process to also be very efficient and all we had to do was sign the appropriate paperwork. In fact after assisting us with taking the first tentative step of acquiring an investment property, we are now the proud owners of a second property and only wish we had acted sooner on our property portfolio.

We would like to thank Glen and his staff for the ease of actioning our investment properties.

For anyone considering using Glen's services, we would thoroughly recommend him. If like Ric you're tentative, we'd suggest simply taking action and making that first step rather than contemplating all the "what if's". Otherwise, like us, you'll be regretting the fact that you didn't act sooner.

Regards
Ric & Trish Zattera