

26th July 2016

Glen Wambeek & 21st Century Investments Pty Ltd

To Whom It May Concern,

Almost to the day it's coming up on two years, since our initial discussion and introduction to Glen. After a couple of years looking at the figures, along with our accountant trying to convince us to meet with a developer, who would be able to help us set up purchasing an investment property for us to use our money more to our advantage.

Having gone through a phase in our lives where we were reliant on one income, with two young children and day care/school fees draining our week to week expenses, we found ourselves living week to week - counting the pennies. We both thought that we were climbing out and getting back to a sense of normality (financially); two full time incomes, kids in school and no more day care bills life was looking good. It was however the discussion we had at the end of the 2014 financial year with our accountant, where we decided it was time to start being grown-ups with all of this disposable income.

The figures presented looked good on the spread sheets and mathematically it all added up and made sense. However, it was the welcoming, personal approach and truly authentic conversations shared with Glen around the table in our own home, often over a glass of wine that convinced us that an investment property was an attainable and realistic possibility. Glen's expertise, confidence and clear vision helped us realise that an investment property was within reach at Springfield Lakes. His knowledge of the area and obvious passion for what he does came across answering all of our questions, addressing the myriad of concerns arising from our naivety of the investment property market and process.

Right from the beginning he insisted on us communicating with him if there were any concerns and true to his word he was always there with advice and reassurance of how our investment was progressing. His words rang true on many occasions outlining that the most arduous part was the paperwork with the finance. Glen arranged for us to meet with a financier, which has been terrific – finally it seemed we're underway. We were regularly updated with construction photos and encouraged to be part of the decision making at all times, so we never felt out of the loop in any way. The construction process was new to us so

we had plenty of questions and made a few mistakes along the way which were quickly altered and brought back on track. There was always consultation with us regarding decisions which needed to be made, even the little things like choosing colour combinations and designs – interior and exterior.

Throughout the build, Glen was always available to assist communicating and walking us through the financial and legal processes. His follow up for us was always professional and timely, upon completion of the build, we had very little trouble finding tenants and when there was a concern with which estate agency to entrust, we were informed of a change in direction and haven't look back – completely in trust of Glen and his team for advice and guidance which hasn't faltered.

The change of management for our property was seamless through consultation and discussion with Glen and his team from 21st Century Property Investments. Initial meetings established, held and since then following through with requests and information has always been with our best interests in mind. The invitation to visit in December 2015, our first owner inspection of the property was well orchestrated and every requirement was taken care of with us travelling interstate. We met with everyone at the house and were taken around Springfield Lakes for the grand tour which included a lovely lunch and further pleasantries. The professionalism, friendliness and obvious enthusiasm of Glen's staff ensured us that we were in the right hands and we finally felt at ease and reassured that we had made the right decision.

That decision in its totality comes full circle for us now. After 12 months of planning, building, consulting and then the next 12 months of our investing working for us i.e. 'renting' – we couldn't be happier with the outcome and the professional and personal relationship we have experienced and fostered with Glen and the 21st Century Property Investments team.

So, here we are 24 months down the track, we can with confidence endorse Glen and his team to deliver the proposals and meet the requirements of the individual needs. With so much confidence in his approach and thoughtful execution of vision and planning that we will meet again today and jump both feet onto the merry-go-round once more and start the journey in purchasing our second investment property with a lot less trepidation than 2 years ago.

Regards

Barry and Jennifer Walsh