

**Mr Glen Wambeek
Managing Director
21st Century Property Investments
P.O. Box 672
Parramatta 2124**

24th October, 2001

Dear Glen,

As you know, for some time now Jennifer and I had been considering acquiring an investment property, only to become disillusioned by several "pushy" property investment companies. Thankfully our taxation accountant introduced us to you.

From the time we first met and you clearly and patiently outlined the investment potential of properties at both Forest Lake and North Lakes it was obvious that you had great confidence in your product. Your willingness to openly answer all of our questions and concerns highlighted your knowledge of the industry and helped us to feel secure in our decision to purchase property through you.

When we first viewed the blocks of land we were impressed by the existing infrastructure at Forest Lake and the growth potential of North Lakes.

Your ability to introduce us to a solicitor and financial advisor (obligation free and with no pressure) further emphasized your professionalism and helped minimize much of the stress that we were feeling as first time property investors.

The construction of the homes progressed smoothly and the regular photographic progress updates were comforting and greatly appreciated. Upon viewing the completed homes, in person, we were once again impressed by their presentation, colour schemes and the quality of the workmanship.

Introducing us to a reliable property manager to take care of the rental arrangements further emphasized your commitment to client satisfaction.

Glen, we would like to sincerely thank you for the invaluable assistance you have given us with the purchase of land, construction and rental of properties at Forest Lake and North Lakes.

Throughout the whole process it was reassuring to know that you were genuinely only a phone call away and always prepared to assist in any way possible.

We would have no hesitation in recommending you and 21st Century Property Investments to any future clients.

Regards

Brad and Jennifer Earl

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