

EARLE & SARA BAKER

94 Greenbank Drive

Glenhaven NSW 2156

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TO WHOM IT MAY CONCERN

I am pleased to be able to offer the following testimonial.

During a meeting with my accountant regarding the diversification of investment strategies he confidently suggested I contact Mr Glen Wambeek of 21st Century Property Investments.

At our first meeting on 30 May 2001 my wife and I outlined our basic requirements and Glen gave his presentation on alternative packages that may have suited our particular needs. I was struck by Glen's organisation, keenness and effervescent personality.

The real test, of course, lies in the ability of a person to deliver what they promise. Glen indicated that he worked with a professional team including a Queensland based solicitor (useful when buying in Queensland!), property manager and builder. He also advised that the only hiccups that may occur would be with our bank when arranging finance.

Shortly after this meeting we decided to proceed with a house and land package in North Lakes, Queensland.

With the benefit of hindsight I can unconditionally state that Glen was right. The bank was a little tardy in doing what banks do. That minor hurdle aside, the house was completed on schedule a week before Christmas. Tenants were signed up pre-completion with an agreed rental at the very top end of Glen's original indicative range.

One should always do one's homework when deciding on investment strategies and accept that there are always risks and potential sources of aggravation involved. That said, I highly recommend that Glen be given the opportunity to present his case. I suppose that my recommendation is best supported by the fact that we will be meeting Glen next week to explore options for our next investment.

Yours sincerely



Earle Baker

PS On February 1 2002 we signed off on another property in Stage 5 of Forest Lake.