

Frank & Bronwyn Coe  
Springwood, NSW

11<sup>th</sup> January 2005

To whom it may concern,

After many years of wondering, some personal research and a recommendation from our accountant it was with much trepidation that my wife and I met with Glen Wambeek of 21<sup>st</sup> Century Property Investments in April 2004.

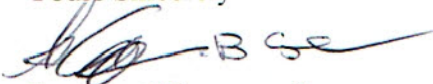
It was the first time we had ventured into the property market as an investment; it would be the first time we had a mortgage in a long while. On our first, 'very casual' meeting Glen proved to be very reassuring and positive about the large financial step we were about to undertake. Although words can sometimes be cheap in this field, Glen genuinely encouraged us in our steps, taking time to understand what our 'life-style' goals were, warning against 'over-commitment' and applying no pressure to 'sign up-tonight'! Instead he answered all our questions, provided a personal analysis of our situation, then said good night and left us to make the next step. "I'm only a phone call away." (He says that a lot,..... and he is!)

Well we took that step, finally purchasing a property at Forest Lake, near Brisbane, Queensland. All the while we were deciding on the property Glen was most courteous and friendly, from inspecting likely land sites, choosing a home plan, the complicated 'money' part, to having the property rented from settlement, day one!

Make no mistake, for first timers the whole process can be both stressful and daunting. But Glen was always there, promptly answering phone call enquiries and emails, even whilst overseas. His pleasant demeanour gets the answers across quickly and accurately without ever applying pressure to act, until, well lets be honest, you are 99% sure.

We have no hesitation in recommending you at least speak to Glen Wambeek about your property investment situation. Such knowledge as Glen has built up rarely comes free or without some catch, but we can assure you that in all our dealings with Glen we have found him to be professional, honest, accurate and very personable.

Yours Sincerely



Frank and Bronwyn Coe