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Glen Wambeek  
21<sup>st</sup> Century Group  
Parramatta NSW 2150

Dear Glen (and team),

I just wanted to write and pass on my thanks and appreciation for all that you have done, and provide some feedback on my experience with the process.

When my partner and I separated in Early 2017, we sold our Sydney property, and I realised that I was now priced out of the Sydney housing market to buy or invest on my own. I left my funds in a high interest savings account while considering my options, and after speaking to my accountant I was referred to yourself, as he had heard of other business associates who had invested with you.

In my initial meetings with yourself, I appreciated all of the information you provided in relation to Springfield (and its facilities) and the land and house options you had available for me. Given it was an investment property (and not for me to personally live in), I appreciated that you suggested the best land and house combination to maximize my investment, for the funds I had available.

You referred me to a mortgage broker (John) who you had dealt with a number of times, and it was valuable having the two of you communicating regarding each step of the way in relation to the finances.

You provided estimates at the time of the contract (regarding loan costs/stamp duty etc), and given my limited budget I relied on this to ensure I could go ahead with the process. Once I secured my loan, I found that (unfortunately) it was necessary for me to utilise more of the funds I had put aside for the loan payments, which worried me early in the process. There was also a period where you were requesting payment from me before the loan funds were available, and I found this a little frustrating given my financial situation was known before I signed the contract.

Although you provided a realistic estimate for the total build length, between signing the contract and the start of the build there was a number of months, and I found that the communication was a little quiet. Making loan payments during this time left me a little worried about my finances, and I was not sure what to expect with the process in relation to the progress payments.

However, once the build began, I received regular email communication from you, which included photos of the property and the invoice for the progress

payment. I was also pleasantly surprised that John coordinated the invoice payments with my bank, which made the process much easier for me.

When the build was coming to the end (a few months ahead of schedule), I organised with Veronika (21<sup>st</sup> Century Boutique Properties) for me to fly to Brisbane to visit my property. It was very much appreciated that she picked up myself and my dad from the airport, and took us around Springfield, showing us all of the facilities. We viewed my house, and went out for a lovely lunch at the golf club. I was very pleased with the quality and finishings of the house, and seeing it in person was very exciting. It was definitely a house I would love to live in myself.

When I discovered that there were tenants already vetted and signed up to move-in a few days after it was finished, this put my mind at ease. Although you had the rental guarantee at the beginning of the process, seeing the amount of available properties for rent in Springfield had worried me. But having the ladies in your property management team looking after this, meant that I had nothing to worry about. It was also great to get a little more rent than what you had estimated at the beginning of the process.

When I met up with you recently to sign the final documents, it was a lovely added touch to get all of the special gifts from you. I especially appreciated the photo book, containing the progress photos of my house in a hard cover personalized book. The tea-pot from Sri Lanka was also a lovely touch. Thank you.

Now that my property has been rented for a few months, I can also say that I am very happy with the ladies in your Springfield office who are managing the property, and I look forward to the continuing relationship with them.

Overall, I'm very happy with yourself, your staff and the final product I received. Throughout the building process (and beyond) I have felt supported, and knew that I had someone I could contact to ask questions, or get any help I needed. It is great knowing that even though you are a busy man, you are always available at the end of the phone or via email.

Thank you very much to you and your team. I hope to come back one day in the future for another property, and will definitely be recommending you to everyone.

Regards

Aaron Langton