

Mr. Luke Bevan
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Our Ref: DT.TLS

7 April 2011

Dear Luke

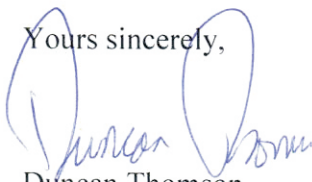
I have had the pleasure of working with you over a number of years and would like to take this opportunity to commend you on your outstanding delivery of service and perseverance with all of the clients that we refer to you.

As a progressive and leading law firm we need to constantly deliver at the highest level and to think outside the box and it is reassuring to know that your level of service matches our own.

You deal with all of our clients in a very professional and courteous manner and I have no hesitation in recommending you to all of our clients for their mortgage needs.

With best wishes.

Yours sincerely,



Duncan Thomson

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