

August 2, 2006

Re: Justine Tills

Dear Tanya

I was introduced to Justine Tills by Kim of My House Loan in June this year. At the time I had decided we should buy a house and I wanted to find out what kind of home loan I could apply for. I had found a number of banks including my own extremely unhelpful, unsympathetic and difficult to communicate with.

Justine talked me through various options I was not even aware existed. She was extremely patient, answering all of my questions and reassuring me about my concerns.

That was on Friday afternoon. On Saturday, to my surprise, I bought a house at auction. On Monday morning, Justine took the news in her stride and days later had sorted through the jungle of home loan options and provided me with a shortlist of the best for my circumstances.

Nothing was too much to ask. She crunched the numbers, helped fill out the application, assisted with the certification of documents and dealt with the bank on my behalf. When I had interstate work commitments during the week she came to our house on a Sunday to allow me to sign necessary documents, avoiding an undue delay.

When there was a delay due to a postal aberration, Justine was up front and honest and went above and beyond the call of duty by personally taking the documents to the lender in order for us to be able to settle well before our deadline. She kept me informed each and every step of the way.

In short, Justine has been absolutely wonderful to work with and she is a credit to your organisation. We settled our property today (just shy of six weeks since the auction and well within the settlement period) and I don't think this process would have been nearly as smooth – nor efficient – had we dealt directly with a bank.

I can't praise Justine's professionalism, expertise and attentive manner enough. I would recommend her services highly to anyone seeking a loan.

Sincerely,

(Dr.) Anne Fawcett

Sydney NSW