

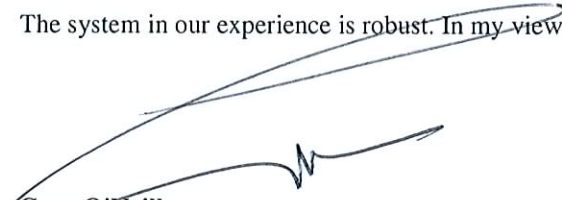
To whom it may concern,

### USER TESTIMONIAL

I have been asked to provide a testimonial for Loan closer and can say without question that the system has revolutionized our lending Department. It is a first in the mortgage industry. The innovative design which has been patented has dramatically reduced settlement times. The system is designed to cover all States and Territories in Australia. It provides us with a system that is totally controlled by us. The Loan closer system resides on our web server. A simple interface provided by us enabled connectivity with Loan closer within days. We have been running live with Loan closer since 9<sup>th</sup> November 2005.

The reporting mechanisms are real time and provide us with across the board reporting. The systems checks and balances, accounting functions, deeds recording etc all combine on the one system to provide us with Straight Through Processing. Further changes can be made to the system easily upon request.

The system in our experience is robust. In my view the potential of Loan closer is limitless.



Greg O'Neill

Chief Executive Officer