



Mr Kirk Harrison
Aberdeen Mortgage Management
489 Union Street
Aberdeen
AB11 6DB

18th October 2005

Dear Kirk

Thank You and Business Levels

Just a quick note to say thank you for your support of Accord Mortgages this year.

According to my records, Aberdeen Mortgage Management have submitted 27 applications so far this year (to end of Q3) totalling £1,9718.92.

You have completed 27 applications totalling £2,354,964. This is a fantastic achievement and certainly puts you in the top mortgage producers in the North East of Scotland for Accord Mortgages, possibly number one!!

It is a pleasure to do business with you and your excellent, well informed staff.

I look forward to working closely with Aberdeen Mortgage Management in the future.

Regards

Yours sincerely

A handwritten signature in black ink, appearing to read "Chris Ayres".

Chris Ayres
Intermediary Account Manager – N E Scotland