



15th May 2007

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BUSINESS REFERENCE – HEGNEY PROPERTY GROUP

It is with pleasure that I provide this business reference for Hegney Property Group as our company has enjoyed a longstanding association with the Group and consider them to be a trusted professional business unit.

The reputation of Hegney Property Group and its executive chairman Gavin Hegney has been firmly established both locally and nationally as having unparalleled property market expertise and operating with the utmost integrity.

AFG has invited Hegney Property Group to present as guest speaker at their national conferences and this is testimony to the high level of respect shown to Hegney's by both the property and finance industries.

AFG through its Mortgage Management Division has utilised the services of the valuation division within the Group for several years and we have always found the service level, market knowledge and professionalism to be at the forefront of the industry.

We would highly recommend Hegney Property Group as a service provider for valuation services to any organisation wishing to capitalise on their excellent property knowledge, credibility, professionalism and business practices.

Yours sincerely

Kevin Matthews
Executive Director