"To Whom It May Concern,

This email is to confirm that I David Paul Williams have known Mr Phillip Davis for a period of over 10 years.

My first contact with Mr Phillip Davis was after answering an advertisement in the Courier Mail in around 2002 where he had offered assistance in obtaining Finance in difficult situations. At this time I and my family were in very difficult circumstances due to my development of a Software program being both costly and time consuming leading to severe arrears in the Mortgage of our family home at Fernvale. Despite the Bank seeking to repossess the Property, Phillip Davis was able to successfully secure finance for us to keep the property as well as continue trading. Over the next few years the property value increased and we also purchased a second house in another area. This as well as our continuation in our Business would not have been possible without the assistance of Mr Davis.

Over the past 10 years I have also introduced Mr Davis to other friends in difficult financial situations and he has been able to perform similar deals for them. I remember clearly a good friend who was facing Bankruptcy as well as Tax issues but Mr Davis was able to secure finance to avoid actions and around 2 years later my friends sold their property for a large amount allowing them to pay off their debts as well as buy another business in Ipswich.

At this stage I have known Mr Phillip Davis for over 10 years and can affirm he has been able to assist both myself my family and other friends in obtaining finance in difficult situations and have no hesitation in recommending his services at all.

Please feel free to contact me at any time should you wish to verify this email or require Further information."

David P Williams Aus Gold Software Mobile: 0402 103 644

Email: david@ausgoldsoftware.com.au

BARGAIN SECURITY

ABN; 48 287 908 309

60 ALBERT STREET

WOODRIDGE Old 4114 Ph;07 32904550 fax;07 3290 6092 E-Mail;info@bargain-security.com.au Web; www.bargain-security.com.au

18/3/2013,

To Whom It May Concern,

Please note that I am happy to recommend the brokering services of Mr. Phillip Davis to any persons who may need help.

Mr Steve Kleinhans referred Phillip Davis To me when I needed assistance with my mortgage and some other financial matters.

Mr Davis organised a refinance of the family home and arranged finance for another matter when my own bank would not help.

I am very pleased with his expertise and feel confident in recommending his services to others. Yours faithfully,

CHRISTOPHER HINKS

"Over the past 15 years I have called upon Phillip Davis for various loans and financial advice. In every case Phillip has secured loans for me, sometimes in quite difficult circumstances.

I have found Phillip to be very understanding and extremely helpful in the way of advice and planning. I would not hesitate in recommending Phillip's services to anyone in need of a loan and advice as to what types of loans are available for your specific needs.

Phillip is extremely knowledgeable in his field with many years of experience and a large portfolio and valuable contacts in the financial field."

Joseph Wisniewski Director Camira Music Academy, Qld. Australia