

1 Harare Road
Harare
Zimbabwe

23 November, 2005

Blue Moon Mortgage Brokers
Wellingborough Innovation Centre
Tresham Institute
Church Street
Wellingborough
Northants
NN8 4PD

Dear Sir:

This is to confirm my/our instructions for you to act as mortgage brokers in the purchase of -----

I/We understand that a fee of 1% of the purchase price is levied for this service on a no deal no fee basis, and this will be due on completion of the purchase.

I/We authorise you to inform my/our agent Faulkner International Ltd of the progress of my/our application at any stage during the purchase.

Sincerely,

A Client

FIL/BTL/001/05