



October 2008

To whom it may concern:

Testimonial of work and service : Ryan Hay, Independent Mortgages and Loans

I have used the services of Ryan Hay to arrange mortgages for several mortgages and insurance policies over the last 2 years and can recommend his services without reservation.

Ryan was courteous and responded quickly and accurately to any queries that I had and he provided independent advice, even if it meant that he would not gain financially himself, but putting the client first and doing what was best for them.

I can highly recommend the services that Ryan offers and look forward to the continued service and support that Ryan is able to offer with regards to the management of my mortgage finances.

Yours sincerely

Trevor Bradfield
Director
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