

Kiama Downs 2533

9<sup>th</sup> March 2007

To whom it may concern,

I have known Stephen Pearce, of 45 Baragoot Rd Flinders NSW for a period of seven (7) years. This is in both a personal capacity as a friend and a professional capacity as an Ambulance Officer and also as a Mortgage Broker.

Since meeting Stephen I have regarded him as a close personal friend. I have found him to be an honest, reliable person. I hold Steve with the highest regard and with the utmost respect. He is a caring family man and this is obvious by the way he speaks of his family when we are able to get together for a chat or even speak on the phone.

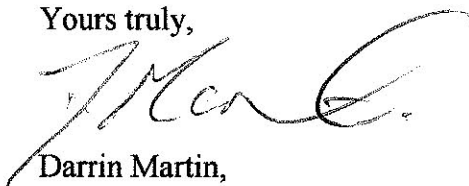
In a professional capacity as an Ambulance Officer Steve is the type of fellow that other people could only be too proud to mould themselves off. He has the utmost respect for patients, colleagues, fellow professionals and others. In the time that I've known Steve he shows a great degree of diligence towards his job. Steve is extremely trustworthy and can be relied upon to perform calmly in any situation.

I have also had the privilege of using Steve as a Mortgage Broker over the last two (2) years. He has guided me in a very positive and forward direction in this regard. When I as a person ask for assistance with financial matters I am reluctant to do so as I feel, like most of us, quite vulnerable and open to embarrassment with personal finances. When I discussed this with Steve I was impressed with his openness, honesty and ability to put my mind at ease. He did an extensive amount of ground work to find the best possible outcome for my financial needs. Steve contacts me on a regular basis in a professional capacity to see if he can provide further assistance and still guides me on achieving the best outcomes with my financial goals.

I'm sure that given the opportunity Steve will continue to work diligently and extensively to provide other Ambulance Officers with the same high quality service that I have received. I cannot speak highly enough of Stephen.

Please feel free to contact me at any time to discuss this reference further or any other matter concerning Steve. I wish him every success.

Yours truly,

A handwritten signature in black ink, appearing to read 'Darrin Martin', written in a cursive style.

Darrin Martin,  
Ambulance Officer Kiama