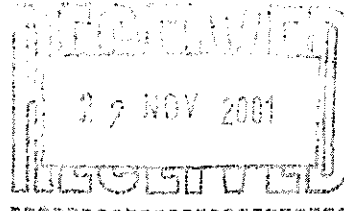


FAX

Chris Ladd
Clark New Homes
55 Wray Crescent,
Mt Evelyn 3796



Dear Chris

RE LOT 98, O. 56 JANIESLIEGH ROAD, UPPER FERNTREE GULLY

Thank you for your letter dated 17 November 2001. It was great news to be informed that even though the water tapping and run in bill came to more than our PS allowance, that Leighton agreed to absorb the additional cost. We really do appreciate that Clark New Homes is willing to do this for us. As you well know, at this stage of the building process we are juggling a very tight budget, and to have been hit with an addition \$600, would have put us in a difficult situation. Please pass on to Leighton a big thank-you on our behalf.

As you note in your letter, it is a very stressful time at the moment as we anxiously wait to have our new home built. During this period we have found you and all of the staff at Clark to be both helpful and professional and we appreciate all of your assistance to this stage.

We look forward to continuing this relationship and working with you over the next couple of months as our house takes shape!

All the best,

Terry, Karen, Tim, Victoria, and Taylor