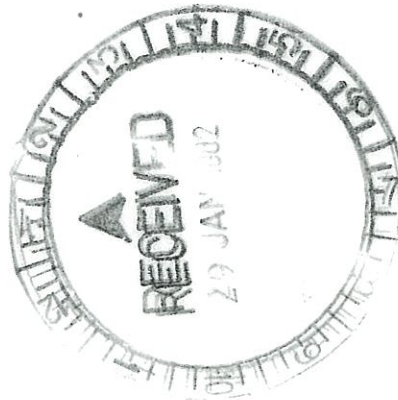


Fax 9736 3716

Clark New Homes
55 Wray Crescent
Mt Evelyn, 3796



83 Milpera Avenue
Wantirna, VIC 3152

Phone No. 9727 3118
Facsimile No. 9894 1838

Tuesday, January 29, 2002

Dear Chris,

In reply to your recent request for confirmation of Home Loan Approval, please find enclosed approval letter from Bank of Melbourne.

We anticipate having the colours for internal finishes by Saturday 2nd February and delivered to your office on the same day.

During the week I made some progress with the council and found that we should have permit approval within the next week or so. We would like to know when to organise the construction of the driveway. We would appreciate if Clark could recommend a business to help get things started. I realise we will need to lop the trees and again we will need some direction in organising the above tasks.

Thank you for your help and appreciate the communications we have received from yourself.

Regards,


Shane & Kim Morrison