

17 July 2008

**Testimonial for MJ Carter & Associates**

In my capacity as a mortgage broker in the South Auckland area, I am often called upon to organize registered valuations for my clients that are acceptable to the banks and financial institutions I deal with.

I am confident of using Mike Carter's services as he is quick to react and get the job done and we can rely on the integrity of the valuation. This is a very important point in today's market. My banks are always happy to accept Mike's valuations as a fair and reasonable report.

Many times we have just five days to organize finance for purchasers and we need a valuer to act quickly within that time or the deal can be lost. Mike is able to accommodate me most times and the report is available in plenty of time. This keeps everybody happy including the vendor, real estate agent, bank and broker.

I have no problem recommending Mike's services to anyone needing an honest, straight forward registered valuation in a reasonable time. Please feel free to contact me on (09) 536 4691 to verify this reference.

Bernie Cook  
Mortgage Broker

[www.cooks.co.nz](http://www.cooks.co.nz)