

TREDDOR: you always are positive and have something nice to say. your encouragement is always nice to hear.

Andrew: You are a "Finance Architect", I really appreciate our meeting earlier this year to make sure I was on the right track. Also notifying us of the reduced interest rate - thank you for always thinking of us.

Helen: - It's always nice to call investors edge and hear your enthusiasm and greeting

Tony: - "You're extra special" I ~~have~~ sent you a personal card!!!

To Investor Edge Finance Team.

Thank you all for providing an outstanding service in meeting all our financial needs of 2008.

This comes to wish you joy and cheer and all the best throughout the year.

Happy Christmas

Steve, Marina + Rhys.

Bianca

2008.

Dear Tony Hayhow,

I would like to warmly  
wish you a very

**Merry Christmas**

and a

**Happy New Year**

I especially would like to  
thank you for all our finance  
needs this year. You answered  
all my questions, gave fantastic  
advice and always was very  
prompt in sorting out mortgage  
needs.

I am really happy to have you  
on my team

Steve, Marina & Little Rhys  
Dec 2008