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**STARLINK**  
**HOMELANS**

A division of  
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18 August 2002

TO WHOM IT MAY CONCERN

**RE: Starlink Home Loans – John Counsel**

Dear Sir/Madam,

This is to confirm that John Counsel has implemented the creative design, website and infrastructure for Starlink Home loans as well as graphic design input and layout.

We also confirm that John has successfully completed our Prospectus for the Initial Public Offering of Starnex Capital Ltd to raise \$ 7,500,000.

We have found his services invaluable.

Yours Sincerely

A handwritten signature in black ink, appearing to read 'E. Camiolo', with a large, stylized flourish at the end.

Emanuele Camiolo  
Managing Director  
STARNEX CAPITAL LTD  
Starlink Home Loans