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Philip Walding
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08 April 2002

Dear Philip

Many thanks for the excellent referrals that you have kindly put my way recently.

Philip Bromwich has been visited by me and subsequently by Peter Findlay of our Agricultural division. There are many opportunities to us and without your introduction this would not of happened.

Alan Pell has given me a verbal indication of placing £100,000 with Abbey National business, again without your recommendation this situation would not of been offered to us.

Finally, thank you for originally inviting me to the BNI launch over 2 years ago. The business referred to me has exceeded all my expectations and the BNI weekly meeting is something I look forward to every week.

Yours Sincerely



Alan Andrews
Business Relationship Manager