

25 January 2006

**Australian Finance  
Group Limited**

ABN 11 066 385 022

Level 1  
146 Arthur Street  
North Sydney NSW 2060

t (02) 8900 3600  
f (02) 9957 4257

[www.afgonline.com.au](http://www.afgonline.com.au)

To whom it may concern

Reference for Danny Masri  
MIAA Excellence Awards: Commercial Loan Writer of the Year

I have known Danny Masri since 2000, when he joined AFG. Danny has always been a loyal supporter of AFG and one of AFG's performers over the past 5 years. Danny has been part of the 'AFG Champions' and has been awarded the Gold Member Award in 2001, 2003/4, 2004/5.

Danny has built a reputation in the industry for being honest and ethical mortgage professional. His experience and knowledge in commercial lending is extensive.

Danny is always available to offer help and has been a willing participant in 'Commercial Loan Mentoring Program' designed to help a residential loan writer originate commercial transactions.

Danny exemplifies how a professional mortgage broker should be with clients, colleagues and lenders. These sentiments are echoed by many of the lenders' Business Development Managers that have been associated with Danny.

It is for these reasons that Danny is a deserving recipient of the Commercial Loan Writer of the Year Award.

Yours sincerely



Dan Heylbut  
Acting State Manager NSW / ACT