



FRENKEL
TOPPING
—
f i n a n c i a l
s e r v i c e s
l i m i t e d

To Whom it May Concern

28 January 1997

Re: Ms Kathryn M Borg
7 Daleview Road, Sheffield, S8 0EG

I would like to record the fact that I have used Kathryn for some time now and her services and results have been most acceptable with her kind and down to earth manner (even though it has been painful at times, the results have been well worthwhile).

Yours sincerely

A handwritten signature in blue ink, appearing to read 'Martin E Rigney', written over a horizontal line.

MARTIN E RIGNEY
SENIOR FINANCIAL PLANNING CONSULTANT



Regulated by the Personal Investment Authority

directors

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