



RBC
Royal Bank

February, 17, 2003

Cyndi Hayward
Sanford Systems and Strategies
559 South Washington Ave.
Kankakee, Illinois
USA, 60901

Dear Cyndi,

I wanted to write a quick note to say thank you to Walter, you and your team of specialists for an outstanding event that we held in Edmonton and Calgary this past January. We had over 85 specialists and over 300 real estate agents attended the event collectively. Walter was truly dynamic in his approach with the audience. He had the whole room engaged and on the edge of their seats waiting for the next sales tips! The partnering between our mortgage specialists and real estate agents while at the tables was remarkable but what is truly awesome is the continued meetings, planning and referrals that is still continuing to happen because of the team approach that Walter spoke of so highly.

Your entire team was extremely professional and very helpful to ensure that both of our sessions were a success...and they were! Thank you!

Best regards,

A handwritten signature in black ink, appearing to read 'Lenette Downes', with a long horizontal flourish extending to the right.

Lenette Downes
Sales Manager, Mortgage Specialists
RBC Royal Bank
LJD