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**To whom it may concern  
Mortgage and Finance Association**

I have been asked to give an appraisal of the service and professionalism of Option One in the conduct of its business as a recognition of its position in its industry.

My experience of this company comes over many years in which I have worked with Rod Cumming of Option One in a professional capacity as follows:

1. on the board of a significant commercial enterprise;
2. working with common clients;
3. as executors in an estate.

In all of my dealings with Rod and his company, I have found that he acts professionally, and with the highest integrity. He is a person who treats people with respect and is aware of their needs and concerns. I have never known him to take advantage of people, but he has on a number of occasions gone beyond the call of duty to assist people in need and without any hope of recompense or reward. When he has been generous in the manner in which he has assisted people, he has continued to act in a professional and respectful manner.

I have no hesitation in referring my clients to Option One as I am assured that they will receive a high service level and an honest opinion of their best financial outcomes. Rod's ability to analyse a financial problem and to develop commercial solutions is one of the strengths of his business. This has no doubt developed with experience and always works to the advantage of his clients. Rod and those working in his company have always demonstrated high ethical standards in all of my dealings with them. I commend Rod and his team for the business they have developed and the high standards maintained over a long period of time.

Yours faithfully  
COLEMAN GREIG LAWYERS



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