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Established 1930

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Our Ref: AJH/VPD

Attention: Mr Colin Cowap
Advance Xtra Ltd
Merollan House
2 Applecroft
Newton Longville
Bucks
MK17 0DH

18 February 2003

Dear Colin

We engaged Advance Xtra Limited last year to obtain sales appointments for new clients. We had previously arranged appointments ourselves through work carried out by my wife.

I am pleased with your service in that many appointments have been arranged at the level of activity we are seeking and we have already signed up a number of new clients.

Yours sincerely

Andy Higginson, FCA



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and authorised to carry on investment business
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