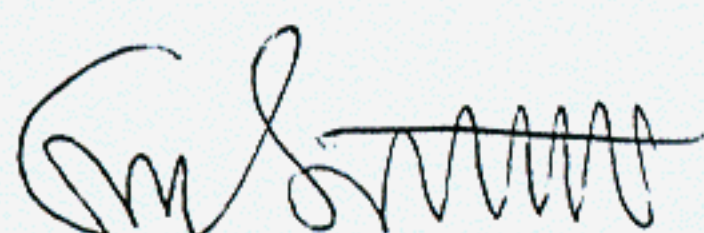


Client Testimonial – Eva Scott

David Bojan of Horwath Financial Services has been the manager of my investment funds in Howath since mid 2004 when I moved from Hong Kong to live in England. I needed a service which provides me with low-risk investments over a long period with little input required of me, and I am satisfied that David has provided me with this. Their company has also given me some valuable advice about UK taxation for people with non-domicile status such as myself.

I am happy to recommend David and Horwath Financial Services to anyone in need of sound financial advice.

A handwritten signature in black ink, appearing to read 'Eva Scott', with a stylized, cursive script.

Eva Scott

18 August, 2006