



17th December 2007

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Effective Dispute Solutions Ltd
41 Hanover Road
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Dear Harvinder

Re: Reference & Testimonial

This is to confirm that The Academy of Experts has appointed you as the lead Mediator on 14 occasions.

All of these appointments have been Commercial disputes, and the nature and value of the disputes have varied from a few thousand to hundreds of thousands of pounds, and ranged from breach of contract, housing disrepair to probate disputes.

As far as The Academy is concerned you have performed your role as a Commercial Mediator in a professional manner, and we have not received any complaints about your conduct in this capacity.

If further information is required please contact The Academy.

Yours sincerely,

A handwritten signature in black ink, appearing to read "David Wilton", written over a horizontal line.

David Wilton
The Academy of Experts