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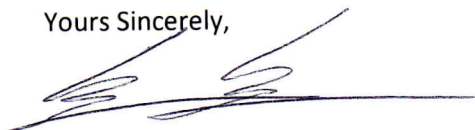
Ref: Queen City Law

To whom it may concern,

I have engaged the services of Queen City Law in Auckland, New Zealand on several occasions during the past couple of years and can gladly confirm that I have been very satisfied with the result. Queen City Law have proven to be more competent and efficient than any other law firm I have worked with in New Zealand on matters such as legal compliance and advice regarding the regulatory framework for financial service providers.

I am pleased to recommend Queen City Law to anyone seeking professional and efficient legal advice in New Zealand.

Yours Sincerely,



C. Michael Magnusson, CEO

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