

**Mr. Gavin West, Chapter Director
BNI Echo, Inverurie**

22 September 2010

Dear Gavin,

Allan Milne of Midas Financial Solutions (Scotland) Ltd

Allan Milne recently oversaw a remortgage for me and I feel his work on this deserves a written testimonial and thanks for the hard work over and above what might normally be expected of an IFA.

The mortgage market has changed substantially over the last few years, and lenders are much more careful about who they lend to. The application process is much more complicated than it used to be – this process is even more difficult and convoluted if the applicant is self-employed, as I found out.

During the remortgage, after the lender had approved the loan in principle, after every question had been answered to the satisfaction of the lender and at the last possible step prior to the issuing of funds, they suddenly decided to withdraw their offer. I was left in a very stressful situation where I needed to settle on a new house purchase with no funds to do so, and very little time to get the funds in place.

Allan had to start all over again with a new lender. He worked long hours, keeping me abreast of the situation at all times, and managed to cajole and push the new lender to process the paperwork in double quick time. The result was the funds were released in a fraction of the time the lender had originally suggested they would be able to release them.

I have no hesitation in recommending Allan Milne to anyone who is looking for sound independent financial advice – in fact I'd go out of my way to highly recommend him. This recommendation is not born simply out of the fantastic help and advice recently afforded, but out of over a decade of receiving the same level of well-researched and meticulous financial advice from him.

I have always found his advice to be in my best interests, and occasionally to the detriment of his own.

Yours sincerely,

Mackenzie Fire Protection

Magnus A. S. Brown

Partner