



BUCKINGHAM PALACE

12th January, 2007

Dear Mr. Iyer,

The Queen has asked me to thank you for your letter of 5th December, and to say that Her Majesty has taken careful note of the views you express in your document on obtaining a mortgage in Australia.

Yours sincerely,

Mrs. Sonia Bonici  
Senior Correspondence Officer

Mr. Hari Iyer.