Dear Kelly

If I had my way I would ensure the following:

- 1. Any property acquisition in breach of the law would result in immediate forfeiture to the Crown;
- 2. any agent receiving commission would be fined 200% of the commission due;
- 3. any Financial Institute would incur a penalty of at least the amount of interest payable over the term;
- 4. any legal entity would also incur a hefty fine.

All auctions should be conducted in English as that is what we speak and not in some other language. We can't buy property in China, Japan, Switzerland and many other countries. You've all wimped it!!!!

The arrival of that precious little bundle isn't too far away and I hope you're well. Best wishes