

Mutual Tower

223 Independence Ave
P O Box 151, Windhoek, Namibia
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29.01.2014

Mr. Antonie Vermaak
WML Global
Kleine Kuppe
Windhoek
Namibia

Dear Mr. Vermaak,

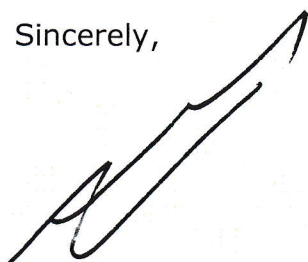
LWS CONCEPT AND YOUR RECENT BROCHURE

Having discussed your methods with our Surveyor (who visited and evaluated the site and building technique), I am pleased to report that the LWS Concept meets with our complete approval.

Therefore, Mutual & Federal will gladly rate and classify any structure erected by this method as "standard construction".

I am at your service should you require any additional information or assistance.

Sincerely,



AP LOMBARD

Manager: Underwriting
Email: andries.lombard@mf.com.na