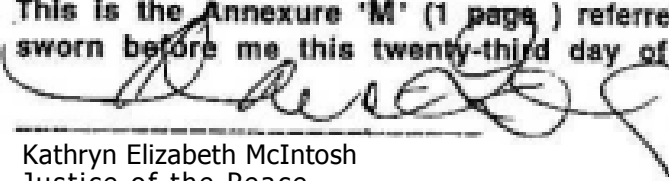


This is the Annexure 'M' (1 page) referred to in the affidavit of Pene Ann LOZA
sworn before me this twenty-third day of August, 2001.


Kathryn Elizabeth McIntosh
Justice of the Peace,
1999800739
114 Montego Place,
Tuncurry

Level 2, 187 Thomas Street, Haymarket NSW 2000
PO Box K609 Haymarket NSW 2000 Tel (02) 281 0811 Fax (02) 211 1060

HEALTHQUEST

Workforce Health Management

Ms Pene A Loza
27 Graeme Avenue
GOONELLABAH NSW 2480

File No: 33431

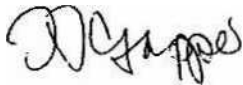
16/10/92

Dear Ms Loza

I wish to inform you that a certificate dated 16 /10/92 for your retirement on medical grounds of situational reaction manifesting as severe migraine has been issued to your employer.

Should you require further information, please contact your employer

Yours sincerely



H GAPPER (Dr)
Director