

Written Submission 2.1**Mr Shaun O'Connor, Conveyancing Manager**

Dear Sirs,

I think the proposals are an excellent idea although the maximum price range bands may need to be increased to be more in line with market trends and index-linked going forward.

Consideration will also be needed to set clear boundaries as to the assessment rules and the security process for these deposit loans.

I would trust that dialogue and liaison with local lending banks receives a degree of encouragement if these proposals are to have a realistic chance of success.

I would be happy to offer my time/further advice regarding the legal aspects of how these proposals will work and exactly how they will be introduced as part of the legal process for local conveyancing and secured lending.

Many thanks.

Best regards,

Shaun O'Connor