



**Oak Trust (Guernsey) Limited**

18-20 Le Pollet, St Peter Port,  
Guernsey, GY1 1WH

**T** +44 (0) 1481 722 584

**F** +44 (0) 1481 727 561

[www.oak.group](http://www.oak.group)

BJ/KH/TLTR

Karmen Hayes  
Florida Retail Partners

5<sup>th</sup> April 2019

Dear Ms Hayes

**Re: Testimonial following services rendered**

*"Karmen Hayes of Florida Retail Partners was engaged to sell 3 high end waterfront condo properties, which were successfully transacted and closed in a professional and speedy manner.*

*Karmen was able to provide a support structure to us (as an overseas client) that we regard as second to none. Karman was informative, decisive, and diligent as well as always having the best intention of us (as her client) at the forefront of her mind.*

*We would highly recommend Karmen of Florida Retail Partners, and feel that you will be relaxed and confident that you are in more than capable hands in every aspect of the service delivered".*

Kind regards  
For and on behalf of  
Oak Trust (Guernsey) Limited

  
Authorised Signatory

  
Authorised Signatory