

May 4, 2011

Dear David,

I was hoping to have this letter written long before this but I keep changing it. The most important thing I can say is thank you so much for all that you did to walk me through the reverse mortgage process. When I first called your company I knew very little except what I had read in newspapers and magazine articles, mostly negative comments. I decided before I completely disregarded the idea I would just look into it more with someone who would be able to answer my questions. At no time did I ever feel pressured by you but had all my questions answered using the actual documents. My life has changed so much since I met you. I went from a person who had no backup reserve funds in case of emergencies to a very nice nest egg to fall back on. The relief from stress is tremendous.

Now for my BIG news! I am able to retire on July 1st of this year! I didn't know when I would ever be able to retire but with no house payment, the line of credit, and what I will make on Social Security I will pretty much be living the same as I do now. I have a "Bucket List" a mile long and a huge grateful heart to you David.

I wish you and your family all the blessings of a good life and am very to happy to have you as a friend. Talk to you soon.

Sincerely,
Sharon Hartz
Dunfay, MA 02338