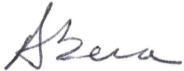


October 19, 2014

Dave Tourtillott
439 Columbia Road
Hanover, MA 02339

Dear Dave,

I have been thinking about you a lot and want you to know how much I appreciate your expert help in obtaining my reverse mortgage. I had been confused and somewhat apprehensive about going for one until you came and explained it in terms that I could understand. You put my mind at ease and helped me to see this as a great opportunity for me to use the equity in my home to meet my current needs. I will be forever grateful and will continue to share your name and phone number with my friends.



Audrey Bera
400 Newtown Road
Littleton, MA 01460