

111 Conant Street
Danvers MA 01923
July 27, 2013

Mr. David Tourtillott, CRMP
Homestead Mortgage
439 Columbia Road
Hanover MA 02339

Dear David,

Thank you for coming to our home yesterday with Julie Palmaccio, Esq. from the law firm of Cushing & Dolan, P.C. with documents for our signing for the Reverse Mortgage that would work best for our circumstances.

A Reverse Mortgage was something I had researched on-line, but looking back on some materials on line, there were several out-dated, and incorrect information. Our problem was that we didn't know anyone who had gone through this process. The bank officer where we had a Line of Equity Credit claimed not to know anything about the product. I looked at TV adds somewhat skeptically as being too smooth. However, when I was driving in my car and heard radio advertisement on the Howie Carr show for Homestead Mortgage, a Massachusetts-based company, I jotted down the phone number, and followed up by calling and leaving a message that my husband and I were interested in receiving Reverse Mortgage information.

David, you called back and promised to send information in the mail for us to look through. I knew just the way you handled that first phone call that Dick and I would be in good hands. You were happy to send information, but never pushed to set up an appointment. It wasn't until we called you back that we scheduled our first appointment. During that first appointment in our home you went over a lot of material in a fairly short period of time. When you had answered our questions/concerns, you were ready to leave our home and give us time to digest the information to see what we would like to do. It was me and Dick, that said, "we're ready to move forward. What's next?"

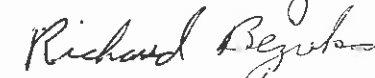
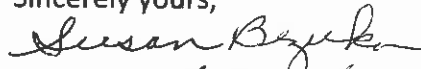
On your next appointment, the following week, you brought all the application forms to our home to sign, explaining each form and taking time to answer all questions and concerns. You explained the necessity of having a Home Appraisal of our property done by an independent contractor not connected with Homestead Mortgage, and a Counseling Session by phone with a Reverse Mortgage Counselor from HUD.

David, you were there for us every step of the way, confirming appointments, setting up an appointment with the Home Appraiser, coordinating with Cushing & Dolan, P.C. making sure all paperwork was in place, and always showing up on time and prepared! Your work ethic is commendable as is your character!

We know that even though our Reverse Mortgage process is completed, you and Julie from Cushing & Dolan, P.C. have assured us that we can call either/both with any questions or if we wish to change any details in our line of credit. It is a financial relief to know that our Equity Line of credit is paid off, our property taxes are up to date, and we have a line of credit we can draw on.

It is our pleasure to recommend you very highly to any perspective Reverse Mortgage applicant.

Sincerely yours,



Susan and Richard Bezuka