

August 31, 2011

Dear Dave,

We both want to thank you for the way you facilitated our reverse mortgage.

We'd considered it "some day," but hadn't thought we'd need to do it this early in our retirement. We'd thought we were in good shape financially when Howard sold his business, where I also had worked part time since we moved to Cape Cod. We had a great money advisor, Rick Greenwood, and had invested carefully. We retired fairly young because we wanted extra time to enjoy our life here, for Howard to pursue his volunteer work with the Coast Guard, and for me to spend more time on my writing.

Then came the stock market downturn. After six years, we found we were drawing too much from our IRA for comfort, yet still having to think hard about optional expenditures. Rick recommended we talk to you, and it turned out to be great advice. You answered every question knowledgably and thoroughly, but more important—you took seriously the emotional side of a big step like this. Your kindness and sensitivity stood out. We really felt we had all the facts, and that you cared about your clients. There was no pressure. We were especially impressed with the reasons you gave for choosing your line of work: that the emotional payoff of easing people's worries made it truly worthwhile.

Plus you noticed our gerbils. We like people who pay attention to pet rodents.

You're one of the good guys, Dave. It was genuinely a pleasure to meet you. We'll recommend you in the highest terms to any interested friends.

Sincerely,
Jennifer and Howard Gostin
Eastham, MA