

February 2, 2011

**Kathy Osborn
591 Hingham St.
Rockland, MA. 02370**

Dear David,

"Oh no, not a Reverse Mortgage!" was my initial cry when our family first got together with the aim of coming up with a way to allow our mother to stay in her home while recuperating from her stroke.

I was not alone in my ignorance. My other siblings had the same reservations, which is hardly surprising when facing an uncertain future and listening to unqualified individuals. We heard erroneous tales about people signing over their properties and ending up with a huge loss in the end - all because of a Reverse Mortgage. Who wouldn't be frightened when thinking such a decision could possibly wipe out the assets of our dedicated parents?

Our lack of knowledge and awareness was turned around when our family met on another occasion; this time with you there to hear our concerns. You patiently answered all of our questions on that Sunday afternoon and over and over again throughout the entire process. What we thought was a family crisis was soon put to rest because of the information you were able to give us, regarding Reverse Mortgages.

I want to thank you for compassionately educating us about the truth. Thank you also for your kindness during a stressful time.

I wouldn't hesitate to recommend your expertise to anyone who is considering a Reverse Mortgage.

The financial pressure is now gone, replaced with hope of many meaningful years ahead. What a blessing it is to know that the money in our parent's home will now enable our mother to pay for the 24 hour care she requires.

Thank you Dave!!

**Sincerely,
Kathy Osborn**