

December 23, 2009

Dear David,

This may turn out to be the best Christmas ever! With your help I went through the reverse mortgage process late last spring, and I have been astounded at the difference it has made in my life. Although I have good social security benefits from my late husband, earning income at my age and with my health issues had become impossible; there was gratitude, but no joy in daily living...and lots of worry every time something went wrong with the car or the house. I was becoming more and more fearful about the "what ifs."

But now my house is in good shape, the car runs well and I am off to Albuquerque for the holidays and for my first granddaughter's first birthday. It is wonderful to be able to buy a plane ticket to visit my children! It is wonderful to be able to buy gifts for special occasions...it is wonderful to know that I need not fear a surprise bill. I sleep better, which means I am healthier and more clear-headed; I can plan better and deal with life's little glitches as they come. This truly has improved my quality of life, and I am very grateful for your help.

You came highly recommended, and your kindness as well as your expertise are far above the norm. I really appreciate your plain-speaking, and even more, the time you invested in shepherding me through the whole process. I also like the speed at which you operate! Most of all, you're still there every time I call or e-mail, which is incredibly reassuring.

Thank you David, for what I call "my third life." May you and your family enjoy all the benefits of your work.

With all good wishes,

Elena Tobin