Steve;

Thanks for the $10.00 Home Depot gift card. Home Depot has been our second home lately.

This is our first real home and mortgage - we have lived in a mobile home for 22 years and thought we would never have an opportunity to own a home.

Both of us work and we did not know where to start looking for a mortgage - Some one at work suggested contacting you and I followed up on his suggestion. You were able to shop around looking for the best mortgage rates - Something we could have never done. You also explained all the terms and the forms we had to sign.

Most importantly, you worked with our lawyer with regards to the estate and arranged to have the closing costs paid. At settlement, all we had to do was sign papers and did not owe anything. You did all this work on behalf of the mortgage company and did not charge us anything for this work.

Thanks again for all of your help and support.

Please feel free to visit our house at [redacted]

Carol + Lon Grubb