

Steve Stelzman

From: Pitcher, Chad [PitcheC@slhn.org]
Sent: Tuesday, September 30, 2008 8:53 AM
To: Steve Stelzman
Subject: I sent this to Bobby Gunther Walsh

Steve, thanks again for all the help! We had probably one of the fastest moves EVER (1 1/2 hrs) and hardly any rain.

So we're in and all is well.

I just wanted to send you what I sent to Gunther. I can't remember if you have a spot on your site for testimonials, but please feel free to use any part of this email if you like.

Thanks again! Jenn and I are both VERY appreciative for the work that you and Denise did for us!!!

-Chad

-----Original Message-----

From: Pitcher, Chad
Sent: Tuesday, September 30, 2008 8:43 AM
To: Bobby Gunther Walsh (E-mail)
Subject: My VERY recent experience with Steve Stelzman and the Mortgage Company

Gunther,

Please feel free to read any or all of this on the air, post it, do whatever you want with it. I felt that I should tell you of my recent fantastic experience with the Mortgage Company. I thought you may be interested especially that I'm a first-time home buyer and recently closed on 9/26 in the midst of all this financial mess.

My father and I have listened to WAEB for 18 years. Through listening to the station (initially due to Rush) we have become fans of all the shows that WAEB broadcasts, including your own. We have participated in events that you have held and donated to charities for which you've had fund raising. We also support your sponsors. My parents own an Oreck vacuum cleaner, as will my wife and I. I have a Hyundai from Lehigh Valley Honda and Hyundai. In June, my wife and I decided that we were going to look into getting a house. My father suggested Steve Stelzman from all the times that you've talked about him and had him on the radio. I agreed that I'd give him a shot, especially since he offers free consultation. Let me tell you, this was probably one of the best choices that I have made!

My wife and I both made awful decisions in our past that had negative effects on our credit. We assumed that we wouldn't get a very high loan and if we did that the interest rate would be ridiculous. Steve sat with us and took a look at our credit numbers, which were both higher than we expected. He explained that since we've been making all our payments on time (for various bills) for quite some time, that we effectively erased the damage that we had done to our credit in the past. He also found some extra things on my wife's credit report that wasn't hers. He went through the report with us, line by line, and wrote down everything that she claimed wasn't hers. Steve and Denise Stelzman, then went through the steps of having all those things removed from her credit report! We walked into his office, just to see if we could get a mortgage, and ended up cleaning up our credit report...all for NO CHARGE! This was all before we used him to get a mortgage, meaning the Mortgage Company did all of this for us without guarantee that we would get a mortgage through him! That still floors me. Technically, Steve is just in business to get a mortgage, he didn't have to do anything extra at all. He chose to help us with our credit because it's good business. It's nice to see that there are some businesses that go beyond what they're "supposed" to do.

In the meantime we used a buyer broker, Barbara Greenberg, who helped us GREATLY in locating houses for us. We finally found a house we liked and she handled all the negotiations for us and worked with Steve to get everything squared away. We basically didn't have to do anything! When Steve or Barbara asked us for information, we gave it to them and they took care of the rest. Steve was able to get a mortgage with only \$5000 down, due to seller assist, and as of this past weekend (9/26) we've been living in our new home located in the beautiful West End of Allentown! We are first-time buyers and it was a great experience thanks to everyone involved. Steve and Denise at the Mortgage Company are absolutely WONDERFUL to work with. It is not the intimidating experience that you may expect, especially as a first-time buyer. Steve and Denise Stelzman of the Mortgage Company as well as Barbara Greenberg of Caldwell Banker truly made the task of buying a home VERY easy. It's true that banks are lending! It's true that there is a buyer-assist program to help with the down payment!...and it's true that the Mortgage Company really does go out of their way to help!