

October 23, 2009

RE: Shelly Mellomida – Letter of Recommendation

To Whom It May Concern:

This is by far the most meaningful letter of recommendation that I have ever had the pleasure of writing. I would like to take a step back in time well over a year ago when Shelly came into our lives. We were in a position that most people would have told us to work harder to get there and would have left it all up to us without any direction of how to go about getting closer to becoming homeowners.

Shelly from the moment that we spoke on the phone was very energetic, enthusiastic, humble and most of all extremely positive. After our first initial meeting, we walked away from the table believing that with Shelly's help/guidance that we could get to our goal of becoming homeowners. Over the course of a year and a half, Shelly's determination, dedication and constant encouragement we finally reached our goal.

Shelly eludes a personality above any other. She is truly someone that takes great pride in her position of helping others. Her compassion and understanding of individuals situations was outstanding. Dealing with finances for us, was a subject that we didn't want to have, but with Shelly there all the way, her guidance, expertise and reassurance helped us overcome our discomfort and got us to do what was needed to get to where we are.

We not only consider Shelly our financial advisor, but she is honestly a huge part of our family. She has proven over and over that she was working for us and our happiness, and never was she not available to us when we needed her. Shelly without a doubt is the reason why we were able to get ourselves in a position to become homeowners, but she also worked her way into our hearts and we wouldn't change that for anything!

Sincerely

Dan Carter & Paige Terry