

1/29/10

This letter is my personal recommendation for Shelly Mellomida. I found her to be consistently pleasant, tackling all challenges with dedication and a smile.

Besides being a joy to work with, Shelly is a take-charge person who is able to present creative ideas and communicate the benefits. She developed plans for my family to keep my home especially with the home mortgage mess.

Shelly is also extraordinarily helpful in other areas in our lives. I highly recommend Shelly on your mortgage needs. She is a team player and would make a great asset to any family.

I truly believe in her and her words:

"By Referral Only" is the heart of my business. My commitment is devoting my time and energy focusing on your goals to provide you the excellent service and education you deserve! It is truly my passion to build my business based on strong, lasting relationships through confidence and trust...starting with you.

Sincerely,



Edward Agustin and Family.