

Shelly Mellomida
Essex Mortgage
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Dear Shelly,

I wanted to let you know how much I really appreciate what you have done for me in order to get my first home. I remember the first time I spoke with you on the telephone in January 2009. I told you I wanted to buy my first home and I was ready to start shopping. You took the time to actually get to know me and the reasons why I decided to buy a home. The first hour was you getting to know me, then the second hour was you explaining to me about the buying process. You took the time to go over with me everything and explained the days of 100% financing were gone. I was so disappointed at that point, but you told me that I could do it...I could buy my first home. Shelly, you explain that I needed to plan and save some money. You told me that I should shop around other brokers to make sure I was comfortable going with you. I did take your advice and within a few days I knew you were the one.

Once I called you and let you know that I selected you, you started that very minute preparing me for my journey. I came to you with the amount that I felt I could afford. Every time we talked you gave me the strength to know I was making the right decision for myself. I'm a single woman and have always wanted my own home. I was scared when I came to you, but you were there every step of the way.

Shelly, words cannot say how I feel towards you. You have helped me complete my dream and got me into my dream home. In fact, you got me into my dream home within \$0.30 of my goal amount. I was a strong woman when I met you, but after being with you this pasted year I have become a power woman. I feel that I can do anything. I still cannot believe I'm in my dream home because of your assistance. Your financial planning is great and I think it's a wonderful idea to get all your housing fee's saved for before you start shopping. You have made the experience of buying my first home a wonderful experience. That might sound odd, but I look at the people around me buying homes and they seem so stressed. I know that the stress that I felt was brought upon me by myself. Thank you for being there for me and telling me I can do this. I appreciated having another strong woman at my side. I was told by many that a single woman has no business buying a home. Well, those people don't know that a single woman can do anything she puts her mind to.

You came into my life a stranger, but now you are like a big sister to me. I come home every night still pinching myself because I cannot believe this is my home. You truly are part of my family now. I will recommend you to everyone I know and I share my story with everyone that will listen. I hope you will share my story with others as well. Especially, the single women out that that think they cannot buy a home. I'm proof that women can dream about owning their own home.

Thank you for making my dreams come true!

With love,

Jennifer Haight
Associate Governmental Program Analyst
State of California