

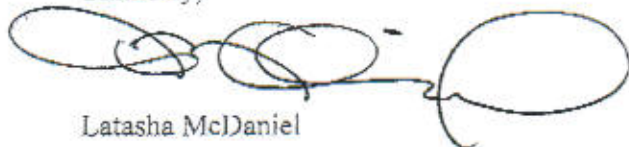
In August 08' I was searching for homes for sale on Craigslist and ran across Shelly Mellomida's name as a mortgage planner who can help find the best deals in financing. I clicked on the website, got her info, called and left a message. We spoke later that day and I must say that her energy was magnetic! We connected instantly. I told her about my experiences and frustrations of being a first time homebuyer and that I'd been in the market for the past 8 months. She informed me of her background as a mortgage planner and how long she had been in the business. She totally understood what I was going through and I could sense her genuine concern in wanting to help me. She suggested meeting with me in person to discuss the the entire spectrum of the lending and real estate market in detail. We agreed to meet at a Starbucks near my apartment one Sunday afternoon. The meeting was scheduled for an hour and we ended up talking for 3 hours lol! I felt so comfortable with her and it felt as if we'd known each other forever.

After the first meeting with Shelly, I knew she was the person that would help my dreams of becoming a homeowner manifest. I was 100% confident in her ability to help me based on her expertise. We scheduled a second meeting at my house and got to work! She educated me on all the ends and outs of what an underwriter's job is and exactly what banks look for in a buyer. More importantly, we worked on the foundation of my finances and goals, from credit to short and long term financial goals. Therefore, she structured a mortgage program that was safe, secure, and a true reflection of my goals and held me accountable. We worked together diligently for a year before I purchased my home in August 09'. Still to this day she is my personal financial coach and holds me accountable for my best interest to the goals we set forth.

During that process, we established a strong bond and solidified a friendship that will last for the rest of our lives. My family and I are very grateful for her genuine love for what she does- helping people. My grandma even baked Shelly her favorite desert at my housewarming as she embraced her as family- because she is!

If anyone's in the market to buy, sell, or refinance a home, I strongly recommend talking to my friend Shelly. Her work ethic's relentless! She's a woman of integrity and is truly passionate about providing her clients with the best deal.

Sincerely,

A handwritten signature in black ink, appearing to read 'Latasha McDaniel', with a large, stylized flourish at the end.

Latasha McDaniel