

*Hello Everyone,*

*I would like to share with everyone the experience I had working with the one and only Mrs. Shelly Mellomida of Envision Lending. For starters, when I started thinking about buying a home I was very green to the whole process like many of us were. I hadn't even experienced renting and living in an apartment when I purchased my home. I had been looking online for months at beautiful hardwood floors and granite countertops knowing I most likely could not afford the homes I was looking at. Don't laugh, you did it too or are doing it now. The hard thing about the mortgage/real estate business is you don't know who you can trust. As we all have seen with all of the mortgage fraud that has cause the market to crash, if you don't know the ins&outs of the process you can and will be taken advantage of. I did work with a few people before I ran into Shelly, so a negative experience made it even harder to trust. I experienced the pressure of a mortgage company and realtors feeling the pinch of the market. I was put on the fast track and they were trying to just throw me in any old house not really caring if I could logistically afford it or not. I was in the grey a lot of times not really knowing what was going on in the back ground. Paperwork was being drafted without my authorization, the realtor was driving the process, and I don't hear anything from the mortgage company. Everything came to a halt when I backed out of a deal on a new development that I could not feel at ease that this was the best decision. I believe that was one of the best decisions of my life.*

*A few months after I back out of the deal, I had a few minutes and I quickly went to craigslist and came across this ad and I called but got a voicemail. Shelly and I played phone tag for a few weeks and then our first conversation was 2 hrs long just talking about stuff, a little about business, it was more like getting to know a friend of a friend. That is what really impressed me about Shelly; she cares about people not just making a business transaction. From the jump I was given this big stack of paperwork to fill out which was different from my other experiences and the packet was full of information. I really appreciated how everything was spelled out and I could follow along with each step of the process. Shelly's attention to detail is what I believe allowed my offer to be accepted in a bidding war scenario; because my file was so thorough the lender could feel safe that the loan would not drop. Shelly was also very patient with me and answered all of my questions that arose throughout the process.*

*I would be remiss if I did not talk about the amazing Kamiar Lashgari. Shelly and Kam work so well together that I just felt like another member of the team. After seeing nearly 200 homes and after 11 offers we had become like family because that takes a lot of patience. I am now a big fan of House Hunters on HGTV, the process is supposed to be fun. Shelly and Kam made sure that every home I saw I was able to afford, because of all of the pre-work that was done, securing my loan first and going over finances, it was an enjoyable time. I could not have asked for a better duo to help me build my future, and help find my home. With all my love, respect and appreciation I was so blessed to work with such great people and I thank Shelly and Kam for being who they are...family.*

*Sincerely,*

*Gregory Hall*