

We have been married for 33 years and have NEVER missed a payment on our house or our credit cards. Michael was injured on the job and had a failed back surgery. He is now on Social Security Disability at 52 years old. Because of the decline in finances, we started selling off things that were purchased as collector's items just to be able to pay the bills. As we paid a payment on our credit cards, we would wait until the finance charges hit and the new payment was due and we would see how much was available to go out and charge on groceries, gas and toiletry items.

One day we remembered that Shelly Mellomida and just recently sent us a card as her commitment is to always be there to support us no matter what. Shelly had taken care of us previously when we refinanced our home. We loved her then because she had taken such good care of us! Because her motto is, "Your Personal Mortgage Planner for Life," we knew that we needed to contact Shelly because she was committed to us!

Shelly made us feel very confident that she would help us turn things around with our house. We did not want to lose the house and we were very close to that point and were very scared. We were then in the process of doing a "Loan Remodification" at the time and getting nowhere with the bank. Shelly took the time to explain and educate us about what we needed to do, what was going to happen and how she was going to fix it! She asked us for the necessary paperwork to get things started and she took care of the rest for us.

With Shelly preparing us and putting us in contact with the team at Ameri-fi Home Loans, overseeing the whole process right by our side, keeping us informed and constant contact every step of the way on how things are going with our house she helped us save our home! We are now at the end and everything has made us feel so much better letting them do the necessary legwork and knowing what to do and what to say to make things run much smoother than we could have trying to do it ourselves.

We would highly recommend Shelly Mellomida and the team with Ameri-fi Home Loans to take care of your Loan Remodification needs. They saved our home!

Michael and Linda Overturf, Lamont, California