

6/24/10
Cohasset, Mass

Dear Dick,

You seem to love the challenge of problems!
I was amazed to learn that my reverse mortgage was only, "maybe, the third hardest" you have ever completed. But throughout the process your whole pleasant, friendly and helpful staff as well as your nautical, convenient, pretty location always buoyed my confidence. Telephone calls were always answered in person or promptly returned on even Saturday. You're ready to work anytime, any day of the week.

You always explained a step by step plan to me, and you always had a "plan B" or even then "plan C".

Your experience, knowledge of the business, and ready access to lending and Government agencies was impressive. You are very "current" on the laws and seem to make an important effort to know projected and possible future laws and rulings.

With many thanks I wish you all well
deserved success in the future.

James R. Clinton