

05/19/2010

To Whom It May Concern,

I am writing to discuss my personal experiences with Sheila Roberts. Sheila is a huge part of my real estate team. I have been referring all of my clients to her for the past four years. I have been working full time as a real estate agent for over twelve years.

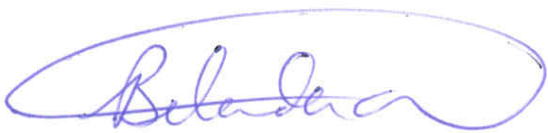
I discovered this talented and compassionate loan officer, Sheila Roberts, by sheer accident. Four years ago, I had a property listed and the buyer had no real estate agent representation. In working with this buyer, I soon discovered that their ally, and loan officer was someone that I wanted to be a part of my real estate team, primarily because she was so professional and she genuinely cared about every aspect of their transaction in a way I had never witnessed in a loan officer before. Not only did she close the transaction on time and with ease, she also made certain that her clients understood their loan agreement terms and closing costs. Sheila attends every single closing and again explains everything so that the client is confident and clear. There are no surprises and what a relief that is for the escrow officer and all concerned.

I had worked with lenders in the past that did whatever it took to close the transaction simply to get a commission check. Since working with Sheila, I discovered that Sheila always puts the needs of her clients first. She does not cut corners and she is always assertive enough to get everything she needs from our clients to execute their loan in a timely manner.

As a Principal Broker, I never have to worry that the transaction will fall apart because of something needed to close the loan. In working with escrow officers, they all express their sincere appreciation for me choosing Sheila as the loan officer that they get to work with through the transaction. They always comment on how easy it was, how professional the process was and their sheer delight working with her.

I know that if I could close every transaction I have with Sheila; my job would be made so easy. So in short, I totally recommend Sheila Roberts for every client I have, and trust that you will do the same.

Most Sincerely,



Belinda Richard, Principal Broker