

Dear Eddie,

Now that the dust has settled and reality is starting to set in, we wanted to take a moment and thank you for the great many months of hard work that you put in to help our family stay in the only home we've ever known. When we purchased our first home shortly before we were married, our thought was that it would be a temporary investment that would help us reconcile our debts at a later date. Life happened, and three years later we found ourselves minus two roommates and one job, plus one infant with another on the way and only one income remaining to sustain us. With our debt mounting it appeared that we would likely have to walk away from the home that we had become a family in.

We found your website by pure chance while searching for any viable lifelines – namely the Hope for Homeowners program. From the first day that we spoke with you, we were made to feel that there was indeed hope for our situation. Through your knowledge and expertise you redirected us to a loan modification program that would better suit us and were able to negotiate an FHA Short Refinance with our lender in a transaction that would allow us to write off approximately 60% of our original loan value – approximately \$280,000.00. The fact that you were even able to establish a point of contact with our lender was a miracle in itself – but your perseverance in maintaining communication with them to see the deal to closure was key. The final closing procedure was a breeze and we now find ourselves making long-term plans in a house that our children will be able to call “Home.”

Above all, it was your perseverance to our personal situation that made it a privilege to have been able to work with you. You were consistently available to answer any of our questions or concerns and never failed to provide us status updates – even if nothing had changed – so that we were never in the dark as to where we were in the process. In a world where customer service has become non-existent, we truly felt that you had our family's best interest in mind and will be forever grateful for the time and effort that went into saving our home. You truly have a gift for this type of work. Please feel free to use us as a reference at any time.

Thank you again for everything and best wishes for the future,

Brian and Christi Johanneman