

4-11-09

Dear Bob.

In meeting with Mr. Smith his friendly personality is what I liked about him. He was very articulate in a way of presenting the answers he gave me to my satisfaction.

He was a good listener and offered me many suggestions for my need of a reverse mortgage.

He also took the time in explaining the process of a reverse mortgage.

My dealings with Bob Smith and the company he represented was very professional and thorough.

I would recommend Mr. Bob Smith to anyone completing of reverse mortgage.

Sincerely,  
Marguerite

Apr. 6 09

I am using a Reverse Mortgage.

I met Bob Smith thru the 1st Trust Bank at the Kewtown branch. I met with Bob at the Bank and he also met me at the office of my lawyer they went over the papers with both me and my son. My lawyer stated this plan is good for you.

Since using the Reverse Mortgage I have paid the 2 loans at the 1st Trust one of the credit cards. I have put on a new roof at the house, new front door, Garage door, insulated the house and put on siding.

I also have a check coming to me each month. If I need further monies I can apply.

Bob has always been available whenever I need or answer to a financial problem.

The Reverse Mortgage has given me a peace of mind and I can spend the rest of my life in the house I truly love.

Patricia

To: All Seniors aged 65  
From: Peter G Freda

Re: Introducing Bob Smith

Having known Bob for some sixteen months now, I can personally vouch for his dedication in trying as hard as he can to accommodate my desire to attain financial freedom, and his unswerving service to me. He will return my calls within 24 hours always and he will make personal trips to my home. I know if I were to rely on him he would provide the best service to me, of all the people I have known he is by far the best friend I have ever had.

Sincerely Peter G Freda

A handwritten signature in cursive script that reads "Peter".