

January 06, 2011

ANA N. GONZALEZ
2555 Mast Way
Chula Vista CA 91914

RE: HOME LOAN MODIFICATION APPROVAL

When my wife and I brought our case to your attention we really weren't sure if a loan modification was the best option to save our home from a short sale or foreclosure, we knew we had to do our homework to understand all the options available before taking a final decision on the matter. It was very comforting to know that you and your staff were always ready to provide answers to each and every one of our questions and concerns throughout the process.

After several months waiting for a response from the home loan representative we finally received the approval for the loan modification. I have to admit that we were very much concerned for the long wait; within that time frame we received a notice of public sale for the condo from the trustee and had a few weeks to resolve this situation, either by short-selling the property, foreclosure or wait for the loan approval. Thankfully the loan was approved.

Patience is a virtue, especially in your profession where you have to attend each and every case a client brings to your attention, sometimes it can be challenging but it was satisfying to know that the final outcome ended in a positive way.

Our deepest appreciation to your hard work, professionalism and great service you and your company.

Sincerely,

HUGO & HORTENSIA MORENO