


September 20, 2018

Our underwriter was selling her home in California and was buying a home in Arizona. She wanted a reverse mortgage, and none of us in the office had any experience with doing a reverse mortgage. The initial lender we were working with was slow to respond and not very helpful. I was struggling to get our underwriter's loan registered in their system, which created an incredible amount of anxiety and stress, as days were passing and we had a close of escrow to meet.

We quickly realized we needed to turn to someone who knew what they were doing. If you want someone who is proactive, communicates what has taken place and what the next step is, and a workaholic, Nina Penny is your go to reverse girl. Nina took our underwriter's loan and ran with it! Anytime I called or emailed Nina, she always responded promptly. I would work with Nina on all of my loans if I could, she was incredible to work with!

Nina, thank you for all of your help and taking good care of our most important team member. Cheryl is enjoying her beautiful home in Arizona, thanks to you.

Mahalo nui loa,



Kymmi Lee

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