

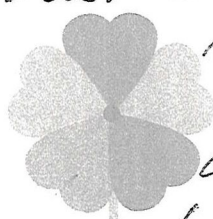
Dear Nina,

Bill, Maureen, Sue, & I
just want to thank you
again for your expertise
& help in getting their
Reverse Mortgage.

They really enjoy their
new home.

Can't thank you
enough.

It's been a real pleasure
working with you over the
last 3 months.



May God continue to
bless you in your business
as you help many others
like us.

Thanks again.

Cardially,

Alex & Sue Hill

Bill & Maureen Craddock