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San Diego, California 92101
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Tuesday, April 13, 2010

The Partners
[REDACTED]

Ladies and Gentlemen:

I'd just like to take a moment and thank you for the services that your firm provides. I've been working with Raquel Foster since October 2009 and she has been exemplary in her efforts to help save our home. She is kind, considerate, diligent and extremely professional.

Here is my story. In April 2007, I purchased my home in the midst of the mortgage crisis and had to come up with an additional \$40,000 down at the last minute and closing papers that looked nothing like the good faith estimate I was provided. So, in October of 2008, I applied for a loan modification with Countrywide. Then Bank of America bought Countrywide. For most of 2009, I spent time and energy putting together loan packages, making phone calls, sending documentation and following up – all resulting in my house on the auction block set for early November 2009. So, as a last resort, I called your firm.

I was lucky enough to get to work with Raquel Foster. She was sharp and competent and knew exactly what to do. We had less than two weeks before the auction was scheduled. She sent me papers that night and I stayed up all night filling out forms and scanning documents. At the time, I had just separated from my husband and was pregnant with our second child. I was very nervous and Raquel was calm and confident and walked me through the steps.

On March 22, 2010, Raquel contacted me with good news – the loan modification was approved! Now, I had less than a week to come up with the down payment in a cashier's check. Once again, Raquel walked me through the steps and I did exactly what she told me to. The money and signed documents were due on Wednesday, March 31st. We made the deadline. The next morning, my water broke and I went into an early labor. My daughter was born on April 1st at 5:02 pm. She weighed 6 pounds, 11 ounces and was 18 ¼ inches long. She's got a full head of red hair and is very healthy and happy.

Now, thanks to your team, she has a beautiful house to live in.

Respectfully submitted,
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