

November 3, 2011

ReMax Innovations  
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Attn: Broker

WOW! What an incredible experience I had purchasing my recent home through ReMax Innovations! Please allow me to provide you with a few details regarding my background dealing in sale and purchasing of real estate. I had the wonderful opportunity to meet two great leaders in real estate – John and Linda Younghanz when purchasing my second home with my husband. John was the listing agent; however, he came to our closing because our agent was not available, to ensure things ran smoothly. After coming to our closing and making us feel secure, John and Linda Younghanz sent us a Christmas Ornament – “Welcome to Your Home”. To this day, I have never forgotten that personal touch and how much it met to our family. When we decided to sell that house, you know who we contacted – yes, John and Linda Younghanz! We sold that house and built a new home in Lake Forest Estates and then again it was with John who was diligent and customer service oriented and we have used our good man John to sell a total of 5 homes and purchased/built a total of 5 homes during the last 19 – 20 years. So I have had several experiences with the entire process of applying for pre-approval of loans, underwriting, closings and etc.

I would like to share something very personally with you at this point...I was not looking forward to purchasing this new home because I was doing it on my own instead of with my husband of 27 years. He had decided he no longer loved me and wanted to go his separate way, so you could imagine how devastated I was to sell our large home in the \$250,000 range and have to start looking for homes in the \$100,000 range when I was accustomed to finer builders and larger room sizes of the more expensive homes and still loved my husband! However, good news...God had ReMax Innovations Team assembled together to make my most heart wrenching search and move for me the most FAMILY felt and CUSTOMER SERVICE oriented one that I have ever had in all the years of my real estate transactions!!

It first started with the professional ethics of John Younghanz who took the time to be understanding of my personal situation after working usually with my husband and me for years in the past. John's knowledge of me and homes that met my needs and requirements since I was downsizing eliminated a lot of wasted time and energy.

Then one of the most amazing and stress free processes came when I applied for my pre-approval loan which I originally was dreading. I had always trusted John in the past and he suggested using PrimeLending, A Plains Capital Company. So I called Bruce Brown of PrimeLending and advised him that I wished to purchase a home on my own; however, I was still legally married. Once again, WOW! He was a wealth of information and knowledge. There were several ways to handle my situation, but we decided for me to apply for the loan on my own for pre-approval and have my husband sign a marital waiver at closing. I had never heard of such a thing. That way at the divorce, I will not have to reapply for a loan. In addition, he made me feel very comfortable with their process as he explained it and along the way kept ensuring me if I ever had any questions to contact him day or night.

PrimeLending's process was extremely simple and user friendly during this emotional family stressful time for me. Mr. Brown emailed me a letter with all the required information and a link to complete their on-line application at my convenience—now how easy is that! Not like the old days where you had to go into the lenders office praying you brought all the right information and take off work. I completed the on-line application that night and the next day I had my pre-approval letter. Now that gave me a BIG peace of mind to know that I could buy a house and Mr. Brown even advised me that I even qualified for a larger amount if I wanted to increase the letter at a later date.

I then started to work with Roxie Weaver from Mr. Brown's office who is just like me, a very efficient and organized person. She was great to work with. I provided her with all my paperwork and she compiled it together for the underwriter. While we worked together as a team and communicated she was very friendly and knew what the underwriters would look for. For example, when I sent her copies of items, my drivers license was a little light. She asked me to enlarge it and darken it before she sent my packet to underwriting because she did not want it to get kicked back because they could not read it. I think her work is exemplary because she was always thinking ahead. Mr. Brown and Ms. Weaver are great team players. I would even call Mr. Brown late in the evening with questions and his little girl would be telling him something and then he would explain to me that on certain days of the week at her school they wear certain colors and she was telling her dad what color she was wearing the next day. Mr. Brown did not have to share this with me; however, he did and it made me feel like I was part of the "PrimeLending" family because he shared a family moment since all our correspondences had either been via email or phone and we had never met in person, it brought the personal touch into the "Team" relationship. Another example, that PrimeLending went the extra mile, which now days I don't believe you find too many people or companies that do, was when I found and put a contract on my home I locked in my interest rate at 4.25% which was a great rate! Sometime before closing, Mr. Brown contacted me and said "I have exercised your float down option and locked in your loan at an even lower rate of 3.875%". WOW!!! In all my past experiences, not ONE lender ever kept track of interest rates on my behalf and lowered my rates. This was such a blessing to me because it lowered my house payment since I had become a single income provider. I was stunned, shocked and amazed at this type of customer service and going the extra mile that Mr. Brown and the PrimeLending Company did on my behalf.

Let's not forget about the underwriting process. After I provided Ms. Weaver the required documentation, which was less than most lenders required in the past, my loan went through underwriting with no further requirements and was approved immediately.

My last stop was closing at Continental Title there in your building. Let me just say one thing – one stop shopping – convenient! Amber, my closer, she handled it with excellent poise and expertise. She had all my documents in order and answered every one of my questions. She even gave me this beautiful key chain that I am using. What can I say to an ending – beautiful – with ease.

I believe ReMax Innovations has an excellent team in the above companies that worked together to help me accomplish my real estate need. I just wanted to let you know as the Broker, sometimes you don't hear the good things your people are doing.

Sincerely,



Deb Simmons  
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