



To whom it may concern:

I want to start by saying that amidst a hectic time in my life, I was ready to start looking for a house again. Jaad and his team took control of the entire mortgage process and expedited everything so quickly that I was able to close on my new home in less than 30 days. Jaad took the time to contact me personally to keep me up to date on the status of my mortgage. And answered all my questions. Even bringing up questions I didn't even know I had.

Jaad was able to walk me through the process in terms that I understood. He explained different scenarios to help me make the best informed decision for my situation. At one point, he even talked me through whether or not I really need to pay \$500 for an appraisal on the house based on the comps in the neighborhood.

Jaad and his team were in constant communication with my realtor and gathering what they needed from her, so that I did not have to worry about it.

I would highly recommend Jaad Nicholas to anyone looking to purchase a home. His expertise and take control demeanor made the entire process seamless and effortless on my part.

Thank you Jaad!

Tina Herrmann