

January 1, 2025

Dear Clay,

This recommendation has been a long time coming for Clay Jeffreys. I cannot recommend him enough for your mortgage lending needs.

During the summer of 2020 while the world was going through being locked down, my wife Ashley and I decided it was a great time to get out of our apartment and into our first home.

From all the great knowledge and wisdom you have bestowed upon me during our networking meetings, I knew one of the first calls I needed to make was to you. We were able to quickly get you all the information you needed to not only find out what type of loan was best for us, but also how much we could afford when starting to look for homes.

Even during a global pandemic, Clay was able to make sure our loan documents had everything we needed and made sure that we were able close on time. He even walked us through the best way to report monetary gifts we received from our parents so it wouldn't hold up the loan process.

Because of Clay's underwriting experience, he also knew what the underwriters would be looking for and had us prepare those documents before we were even asked for them. All during the process, he kept us up to date on the progress and let us know of anything outstanding on our end.

We closed on time and are so happy with our experience 5 years later that we would recommend him again and again.

Thank you again!



Michael Morse

Sales Team Manager, RevLocal/Hibu

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