



Books, Taxes & More, LLC
5114 Carole Place
Stone Mountain, GA 30087
678-717-9818

August 11, 2021

Victor Nassar
Waterside Mortgage
375 Parkway 575 Unit 240
Woodstock, GA 30188

Dear Victor,

Thank you for what you did for my very good friend Jo Anne. When I came to you, she had been presented with an offer of 4.5% APR and a horrendous contract after the death of her husband. She came to me in tears not knowing what was going to happen with the condo she loves. This was complicated by her being in Florida and her grieving her husband.

Lacking financial acumen, and trusting me to guide her, she wanted me to be part of the process even though I am not on the loan. You readily accepted the situation. You went out of your way to accommodate both of us in virtual meetings and had no problem having me act as the conduit for the exchange of information. It was just another day at the office for you.

Jo Anne told me she is so happy that this is off her plate, and she has a loan in place and in her name. You got her a wonderful rate. When the VA declined the loan, you pivoted quickly to a conventional loan at a great rate. She cried tears of joy that her condo is securely in her name with a loan in her name that she will be able to pass on to her children when she goes to join her beloved husband many years from now.

Thank you again for your patience, professionalism, and determination to make this loan happen.

Sincerely,

Steven P Perry, MSA
Enrolled Agent