



December 17, 2014

Dear Bill:

I wanted to thank you for your time and the work you put in during my water emergency back in November. Each week you tell us that people might save money going with an online insurer and not have an agent, but when you need an agent, you really need an agent!

As I spoke with you in a panic about the events that took place, you calmly advised me on some steps to take. You also connected me with Serve Pro to see if my situation warranted them coming out to my home. Thankfully it did not.

As the carpet was drying out and I had a chance to catch my breath, I realized something. I remember you telling us in an infominate that if you called in to one of the internet insurers, where you don't have an agent, to ask if you should file a claim... guess what?!? You just started the claims process, and it could negatively impact my insurance rates.

It was a relief knowing I can call you for advice and guidance in situations that do not warrant an insurance claim and not negatively impact my insurance premiums.

Again, thank you for your help. As I now know from personal experience, you don't need an agent, until you need an agent. I knew you'd be there when needed, and now I know you will be there in the future. I can also refer to my friends encouraging them to contact you. The few dollars they may save going with someone else - and it probably won't be as good of coverage - isn't worth it when you really need an agent.

Sincerely,

A handwritten signature in blue ink that reads 'Clay Jeffreys'.

Clay Jeffreys
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