



VININGS MORTGAGE

A Division of the Bank of England

February 23, 2018

Valerie Brutti | Realtor
HARRY NORMAN, REALTORS®
5290 Roswell Rd. Suite A
Atlanta, GA 30342

Dear Valerie,

I would like to start off by saying what this letter is all about, and that is, Thank You for “winning the house” for my client who is also personal friend!

I have been a mortgage loan officer for the past 17 years, and I have worked with a lot of real estate agents during this time on purchase transactions. In the past 7-8 years of real estate with first the reduced prices on foreclosures, and then with our current situation of an inventory shortage, many times the buyer’s get into a multiple bidding situation on the home they are wanting to place an offer on. This is especially difficult for first time home buyers to maneuver around.

My client/friend had a dilemma, in that she had no idea where she wanted to live, but knew it was somewhere between Buford, GA and Marietta, GA, which is 45 miles apart from each other. Nor, did she know if she wanted a single family home or a townhouse, but you were willing to help her with her search, as wide as it was.

Fairly quickly, she found a house that was perfectly suited for her in Marietta, and put an offer on the home. Unfortunately, she was one of 5 (five) offers on the home, and one was a cash offer at almost full list price. The situation looked rather hopeless, but my friend was confident that this was the home for her. This was also FHA mortgage financing which is least favored by the sellers, and allowed for another \$500.00 in possible repairs for the seller to incur.

Valerie, you thought outside of the box, and asked my client/friend to write a personal letter to the seller, telling the seller why she would like to buy their home, and you hand delivered it to the seller's agent immediately. To everyone's surprise, this worked, and her offer was accepted at even \$2,000 below the cash offer. This small act of writing a letter is what made all the difference, and it was your wisdom that made this dream come through for this person.

Valerie, I feel quite confident that you can overcome any situation when it comes to helping people find a home, and customers will be very happy that they are working with you.

Thank you,

A handwritten signature in cursive script, appearing to read "Sue Rice".

Sue Rice
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