

**US HEALTH ADVISORS  
A UNITED HEALTHCARE COMPANY  
NATIONWIDE**

**June 8, 2023**

**To Whom it May Concern**

**Subject: Endorsement Letter for Chris Garber**

**My wife, Donna, and I have been looking to obtain a HELOC Home Loan for the past year in order to have an emergency fund in place just in case some unexpected event should occur or if we want to do some remodel construction on our home.**

**We have plenty of equity built up and wanted to access a HELOC on a moment notice without having to go through a lengthy loan process should the need arise.**

**I had consulted with several other bankers but they didn't have the freedom or process to properly interpret multiple streams of income that I have which would allow me to collateralize the repayment of a loan.**

**Chris, as a professional banker, with the backing of a Bank who truly understands verifiable but non-standard income took less than a week to get our HELOC approved. I would highly recommend, Chris, to any friends, family, or business owners who need a banking experience that they can trust.**

**Bruce A. Sanders**

**Healthcare Solutions Coach**

**Agent, US Health Advisor**