

In September of 2008, I was seriously thinking about purchasing a house. It was going to be my first home! I was referred to Becky O'Neill by a relative and began my journey. Soon after I began speaking to Becky she questioned me on something that at the time I thought was minuet. She asked me if I was in contact with a loan officer/mortgage consultant yet. I told her that I spoke to the loan officer at my bank and he sent me a pre-qual letter. It did not take much time at all; it was as quick and painless as a pin prick. She then referred me to Mike Vrba of Cherry Creek Mortgage. She said she realized that I already had someone, but I should just give him a call and discuss my situation with him. What would it hurt? It turned out to be one of the best moves I made.

At first, I was hesitant. I already had the gentleman from my bank and I just wanted to get it all over with. That was one thing that Mike taught me during my home buying process. It was going to be one of the biggest decisions in my life. Should I really rush through everything, basically in the dark? I had some knowledge of the market and the lingo, but there were some areas that were gray. Mike did a wonderful job of thoroughly explaining everything. I fully understood everything I needed to in my search for a new home. Soon after, Mike went over the numbers with me and gave me a ballpark monetary figure that I would need at closing. He then went over the numbers again with me, a little closer to closing time. He was right on with his figures! I appreciated everything he did for me to make the home buying process clear and smooth. During the whole journey of buying my house, he would periodically call and email me to make sure things were going okay. If I ever had any questions, I'd email or call him and he would reply in a very timely manner and always give a good response. I would highly recommend Mike Vrba as a Mortgage Consultant to anyone in the home buying process. The only thing bad about him was the fact he was a Cubs fan. GO SOX!!!!

Sincerely,

David P. Gibson