

MIKE VRBA WAS ABLE TO GET ME A HOUSE

I was a first time buyer who knew nothing about financing a house. I looked at the mortgage calculators online to find out what I could afford and was extremely frustrated. I could not understand why my wife and I could not afford a nice house in a decent area.

We came in contact with Mike Vrba who was very low pressure and answered all my questions. After talking with Mike I thought everything sounded, "Too good to be true." I asked if we could sit down and meet to look at different options for loans to put my wife and I in a house.

We have some hard schedules to work around, and Mike was willing to meet with us at any time and any place.

When we talked about different options, Mike told us about all types of loans. He gave us all the information and let us decide which option was best for us. He did not push us one way or the other.

He also talked to us about interest rates. He explained how they work and how there are many factors that come into play with an interest rate. My advice on this is to not be fooled by low interest rates because they come with too many stipulations which will hurt someone in the long run.

After we signed the papers for the loan, Mike was constantly in touch with us about the process and the closing of the house. It is a very nice feeling not to worry about the financial aspect of buying a house.

When we got to closing Mike had everything in order with our lawyer, and it could have not gone smoother.

Buying a house is a very stressful time for anyone. Having a mortgage person who is on the ball and willing to work with us was one stress I did not have to deal with. I would recommend Mike to anyone who is buying a house. If you are buying a house for the first time he is great at walking you through the process, and if this is a third or fourth house he will be more than willing to talk about different loan options and advise on managing your money when it comes to a house.

Sincerely,

Handwritten signatures of Matthew and Melissa Spelde in blue ink.

Matthew and Melissa Spelde