

To Whom It May Concern,

I would like to take this opportunity to thank Mike Vrba for making the process of buying my first home a very comfortable and educational experience. I was very nervous when it came time to purchase my first home. Can I afford it? How much can I afford? Should I wait a little longer? Did I save enough money? These were all questions that were going through my head before meeting Mike. From the second that I sat down with him I knew that I chose the right mortgage consultant.

Mike was recommended to me by a co-worker that had used him in the past. I met with him after work one day and he explained so much to me about mortgages and all that is involved in home buying. He illustrated many different mortgage options, explained the good and bad about each one, and offered his valuable opinion about which to choose based on my specific situation. After meeting with him, I knew exactly what I could afford and I knew roughly what my payment would be based on the cost of the house that I chose. He even set me up with a website to help me search for houses for sale. He is very thorough, and most importantly left me with a whole new understanding of mortgages something that I knew very little about before.

Mike did everything that he said he would, he did it fast and effectively, he kept me informed throughout the whole process, even phoning in at the closing to make sure that everything went ok. These are just a few of the reasons that I would highly recommend Mike Vrba to anyone ready to buy a house. These are also the reasons that I have recommended him to my brother and another friend, both of whom are very pleased to have Mike as their mortgage consultant. Thanks again Mike.



Tony Portuese