

PAULA HAMPTON
1517 Bucknell Court
Santa Rosa, CA 95401

Denise Wilhite Thomas
Operation Reach
2491 San Ramon Valley Blvd. #1
San Ramon, CA 94583

Dear Denise,

I spent 12 months trying to resolve my pending loan situation on my own only to find no resolve and at the end feeling alone, frustrated and lost. I first contacted you in April 2009 to see if you would be able to assist me with finding a solution for my situation.

It has been six months since we first started working together and we now have a solution to my situation. The solution lets me pay both principal and interest at a fixed interest rate allowing me to afford my monthly payment. I can't believe this is finally over! One and a half years later and I finally had a good night sleep, along with tears of joy, relief and appreciation because I am able to keep my home.

Denise, it was YOU who made this happen for me! Your commitment to making sure the right thing happened in the end, your determination, compassion, inner strength, understanding of how this whole process works, and being able to interact with all levels of a financial institution, not to mention your political savvy, helped me stay in my home. I can't put into words how much I appreciate what you did for me and how much it means. Working with you made me feel I was no longer alone in this struggle, and you gave me back hope that everything was going to be just fine.

The entire process this past 6 months was frustrating, exhausting, overwhelming and seemed endless, but with you on my side the feelings I experienced were minimal because you took all of this on for me. If I was handling this process by myself I know for certain I would not have ended up with the same results that you got for me. The number of times we were asked to refax documentation they already had, the number of people we spoke to because my file kept getting passed from one representative to another, the number of times my request was declined because they weren't looking at the right information did not stop you...you kept going until we ended up where we are today with a great solution for me!

This has been so emotional for me; being a single mom with two boys and having worked hard over the years to provide them with a home only to think I was going to loose it was unimagable to me. I can tell you that this house means so much more to me than just walls, a roof, and a yard. It holds memories that the three of us have shared over the years, it's where my boys call home, it represents what I've accomplished over time to make this happen for us, and everything I have financially is tied up in this house. Because of you I get to keep all of that, and the appreciation I hold in my heart is more than you will ever know.

Thank You Denise for everything that you've done to help me...for being there for me!

I could not have done it without you!!!

With great appreciation,

Paula

Paula Hampton