

To whom it may concern:

I am writing this letter to illustrate what a positive experience I have had working with Pacific Sunbelt Mortgage and specifically our Mortgage Broker, Jason Brodowski, and Loan Processor, Candes Magni. Here is my story:

My wife and I recently purchased our first home in a KB Homes community in Riverside, CA. Being recently married and looking for our first home, my wife and I needed to continue saving while our house was being built in order to meet our financing requirement. I began working with Jason very early in this process to get a better understanding of the loan structures and details prior to signing up for a house. Jason was phenomenal at explaining the details of various types of loans in a way that made sense and was personalized to my situation. As a Certified Financial Planner, I had a base understanding of the financing concepts but relied on Jason's knowledge of the loan details and admired his ability to communicate something that can be very complicated in a clear and concise way. He truly made me feel more confident in the decision making process.

As the home was being built I was introduced to another member of the Pacific Sunbelt team, our Loan Processor, Candes Magni. Candy was always very upbeat and positive every chance I had to speak with her on the phone or correspond via email. When saving to purchase a newly built home there is a lot of back and forth required each month as the lender is verifying the amount being saved and monitoring any changes to your financial situation. Candy was always very clear and detailed when outlining the documents needed and setting out expectations for the process and timing of each event appropriately. In addition to being a true professional, Candy made my wife and I feel as if she was truly happy and excited for us. I really don't have enough nice things to say about Candy, we loved working with her!

Once the documents were in and approved it was time for us to lock in an interest rate and negotiate the financing terms. During this process I was also using another lender to be able to compare interest rates and closing costs. This is when Jason really stepped up for us. Again, Jason displayed his understanding of the markets and knack for explaining difficult subjects clearly when helping us decide when to lock interest rate and minimize the costs of the loan. I could tell Jason was a fighter and wasn't going to let our business go. He really stepped up and fought to get us the best loan with the best terms possible.

In the end, I would highly recommend any friends and family to Jason and his team and feel that all KB Home owners should have an outstanding team like this to work with. Thanks to the help of Jason and Candy, my home financing experience was stress free and I feel confident about mortgage and financial future.

Sincerely,



Derek S. Johnson, CFP®, APMA®