



To Whom It may Concern:

I met Jacob Yadegar many years ago when I had a listing on Nightingale. During the escrow period, as is usual and customary, I checked with the buyer's loan broker to make sure that everything was on track. I became very concerned when I heard the rate that Jacob quoted. This was a much better rate than I had heard of at this time. I was in escrow on a few deals at this time and none of my client's loan brokers came close to this rate. I urged the buyer on Nightingale to double app. because I felt this was a teaser rate and at the last minute the rate would change. I had seen this scenario many times before.

At the close of escrow I was amazed that Jacob had come through with this fabulous loan!

Since then, I haven't used another loan broker, for myself, family and clients. He had NEVER not come through!

It has always been a pleasure to work with him. It is extremely comforting for me to know that my deals will close smoothly and on time!

I recommend this man whole heartedly!

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