2/4/2025

To whom it may concern:

We first used Robert Prestwood for a real estate mortgage 30 years ago when he was working for Bank of America. He was very friendly and honest as he gave us everything, he promised us. It was great to work with him as in the past we worked with a mortgage broker who promised us a great interest rate and then after we paid for an appraisal and needed to fund the purchase he called and said the interest rate was much higher than first quoted. This did not happen when we funded a purchase loan with Mr. Prestwood.

Please know that my Husband and I have nothing but good things to say about him.

Sincerely,

Michelle McWilliams, RN

Phone 714-981-8565

Email aHoagRN@yahoo.com