

Re: Kim Johnson and Marshall Realty

March 21, 2011

A year ago my wife and I contacted our mortgage company to apply for a loan modification. After months of frustration dealing with several mortgage personnel and endless paperwork we were granted a trial period for three months at a lower rate. We made two payments, as we went to make our third and final trial payment we were told we had been denied. Until then that was the only notification of the denial. We tried for weeks to contact them with no results, we thought we would lose our home.

After several weeks we received a call from Kim Johnson of Marshall Realty, she explained that she might be able to help. We transferred all of our documents and gave her authorization to deal with the mortgage company one on one. Kim went straight to work. Kim called us daily with updated information from our mortgage company. Kim notified us that we were again in the review process. A week before our review process was complete, we received a notice from our mortgage company stating that they had sold our mortgage to Nationstar Mortgage. We were told that all our paperwork in the review would be forwarded to Nationstar.

Two weeks later we received an auction sale notice stating our home would be up for auction in a week. I quickly contacted Kim and she again was very diligent in helping us. Kim notified Nationstar and explained our situation. She was told our paperwork was never sent to them. Kim then made contact with Stephanie from Nationstar and after several emails, countless paperwork and calls, Kim was able to stop the Auction sale within days of the sale.

My wife and I were so grateful for Kim's determination and personal attention to our situation. We have since been accepted and have received a new loan modification through Nationstar Mortgage Company. We would highly recommend Kim Johnson to anyone with mortgage challenges beyond your control. Kim was determined to get results, she was diligent, and sensitive to our needs. We are forever in debt to Kim. If it had not been for Kim we would have lost our home. So please if you need help and are at your wits end give Kim a call.

Sincerely,

John and Kelly Irwin

Spanish Springs, NV