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AIR FORCE SPECIAL OPERATIONS COMMAND

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Prospective Buyers & Sellers,

As a military family, it's refreshing to know there are realtors out there who truly care about America's military men and women and their families. Without hesitation, we found this in G-II Varrato II and Lori Klindera, both whom we trusted as our realtors to help us navigate the turbulent real estate market and ultimately sell our house.

In May 2009, I was notified I was being re-assigned to Florida. Unfortunately, our pending transfer was juxtaposed with a Phoenix metro housing market that had significantly deteriorated since late 2005 when we purchased on our house. We were seriously upside down on our mortgage (VA loan), and even if we had decided to rent our house out, we still would have been forced to make monthly out-of-pocket payments to meet our mortgage expenses. So, we were faced with selling our house at a considerable loss and possibly facing the real threat of foreclosure. As you can imagine, military families find moving stressful enough, never mind the additional stress of trying to sell a house in a terrible seller's housing market.

This is where G-II and Lori come into the picture. They quickly understood our situation and more importantly helped us lay out a solid course of action to get our house sold. They thoroughly explained our options including the short sale process which, in the end, we opted to pursue. They had answers & solutions. It's at this point we began to feel the weight come off our shoulders—there was hope! They promised our house would sell and help us along the way. We were in good hands.

On June 10, our home was listed for \$150,000 and almost immediately we received a full price offer. On June 25, G-II and Lori began the arduous effort of getting our file that included an equity loan indexed into CitiMortgage's short sale machine. However, due to Citi's red tape, it took them nearly 60 days and multiple faxes, e-mails, and phone calls before our Citi processors began to work our short sale file. Their persistence was evident. In late September, after the VA appraisal was completed, our short sale was again languishing in Citi's short sale machine. This time they bypassed the rank and file case workers and sent an e-mail directly to Citi's President and CEO, alerting him that his short sale machine was in desperate need of attention. Within 24 hours, our case was being personally handled by someone working directly for the CEO and six days later, our short sale was approved—wow! It took another 30 days for the buyer's loan to process, but on 20 November 2009, the deal was closed and we were no longer home owners in Arizona. The weight had been lifted!

We had zero out-of-pocket closing expenses and our mortgage company completely forgave the debt we owed, over \$155,000, after they received payment from the proceeds of the sale. Of course, we'll live with a damaged credit score for the next couple of years, but we're not making payments on a home we no longer own or trying to make ends meet because we decided to keep the house.

G-II and Lori are the real pros! They know real estate and they ARE the short sale experts in the Valley of the Sun with over 60 short sales completed in 2009. They never left us wondering where we were in the process, always took the time to answer our questions and always gave us hope. They kept their promise and always put our best interests first. We're thankful they were on our team. We highly recommend this high impact, results driven duo to anyone who wants to get their house sold especially in today's dire seller's market. I promise you won't regret it!

Thanks G-II and Lori!

Sincerely,

//signed/mag//
MATTHEW A. GRENGS, CMSgt, USAF