

Three years ago, I never imagined that my wife and I will be able to buy our first house. We were on a credit crunch, my wife went from full time to part time job so she could concentrate on her studies for a career change, and the real estate market was on an all time high.



We tried our best to repair our credit and it was improving and was on the right track. But every time I inquire about a mortgage, lenders just turn their backs on us. No advise, no alternatives, no solutions.

However, when I found Dave's website, things changed. When I talked to Dave, there was hope, and all of a sudden our dream is attainable. He offered advise and was very genuine in his dealing with us. His philosophy, "There are no problems, only challenges" really represents what kind of person Dave really is. Dave was there for us from start to finish. We got our mortgage and we got our house. Thank you for giving us the chance. Thank you for helping us. And I know there will be more people that will benefit from your services.

Jun & Carolyn