

Dr. Harold Wong
Mortgage Loans and Tax Education
4725 N. Scottsdale Road Suite 110
Scottsdale, AZ 85251

Dear Harold,

Thank you very much for appearing at our John Hall And Associates weekly sales meeting yesterday.

Since I have known you over the years through the Scottsdale Chamber of Commerce I was anticipating a fine presentation of information, and you far exceeded our expectations. The tax review for investor clients was extremely valuable and I know that my associates in the office appreciated the deeper look into our opportunities to offer new ideas and possible solutions to our customers. Many of our clients have a high net worth and when we can suggest strategies, along with their personal accountant's approval, it results in a savings of monies for them and higher sales returns for us.

The mortgage information was also timely as rates are very attractive at this time and our transferring executive buyers and first time purchasers need to be informed of the best programs which are current and suitable.

I especially appreciated the examples you gave of a client's possible entry of funds into a special IRS designated account which offered him an opportunity to save extra monies for himself and perhaps his future heirs.

Thank you again for a stimulating and enjoyable morning.

Sincerely,

Helen Pugh, President of Luxury Homes Division
Chairman
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