Aloha,

Daniel has been so helpful in assisting us with our reverse mortgage. He has been prompt and pleasant to work with. He goes above and beyond to provide efficient service for us. Let Daniel be of assistance to you as well. He comes highly recommended. May you find him as efficient and pleasant to work with as we did.

Mahalo, LT Kauai January 4, 2012

Aloha Daniel,

Aloha Mortgage Solutions made my Hawaiian dream possible. Daniel's expert advice, understanding, and his knowledge of a wide variety of mortgage products made my home-buying adventure a success. Aloha Mortgage Solutions is staffed by a knowledgeable staff who truly embody the spirit of aloha. I owe a big Mahalo to Daniel and his associates! With warm aloha,

Beth F. Kailua Kona November 18, 2011

Aloha Daniel,

We were in a terrible state until we found your firm—and now we're fixed. Thanks to Aloha Mortgage Solutions we're sitting pretty.

Jim & Yoshiko G. Honolulu September 2011

Aloha,

**Daniel is very professional and he goes beyond the initial loan processs.** You feel very confident that you are getting the best service. He is always there to answer even the simplest questions. I am very pleased with my loan.

Naomi F. Big Island August 28, 2010

Dear Daniel,

I want to sincerely thank you for helping me with the Reverse Mortgage. Your patience with my asking you so many questions is much appreciated. There were times that I had some doubts. Questions would enter my mind that I was not sure of. But you kept reminding me saying, "Call me if you have questions at anytime." I felt reassured after talking to you. You've kept me updated throughout the process of the Ioan. Your honesty and trustworthiness had given me confidence to work with you. This Reverse Mortgage has taken so much financial burden off my shoulders. I can now begin to live more comfortably. Again Mahalo, it's been a pleasure working with you.

With warmest Aloha,

Rose D. Aiea February 13, 2009

Dear Daniel:

Thank you for helping me get the Reverse Mortgage in June, 2009. I was able to retire from my teaching job at a preschool, 35 years! Without doing this type of mortgage I would not be able to retire at 64, but would have had to stay on till I became 66. I still had a mortgage and my retirement from social security would not be enough for the mortgage payment. I would also need an income to help with the other expenses like food, utilities, insurance, etc. I am so relaxed and "Happy". I took the extra money that I received after paying off the mortgage and invested in C D's and am now doing some renovations in my home after 40 years. I never had that 'extra' monies to do the improvements. I could go on and on about the reverse mortgage benefits and instead I am referring your company to other people. My daughter-in law was able to get her VA loan thru your company after another mortgage company turned her down and it only took one day to get the approval! I wish you a prosperous 2009.

Aloha,

Diane S. Hawaii Kai June 14, 2009

Dearest Daniel,

You have been absolutely wonderful through this tedious process of getting a reverse mortgage. You have been honest, and hand holding though the process and helped me to make decisions regarding whether or not even to get it. And above and beyond your quick responses to all of my questions you have given me lower fees than anywhere else that I inquired about this type of mortgage.

I will definitely refer you and your kind and friendly staff to anyone who needs a mortgage.

Thank you so very much for helping me in this time of need.

Sidnie Z. Maui September 21, 2008

Aloha Daniel,

When my husband and I decided tap in our equity I called my niece who lives in Kapolei for recommendation and gave me your name and number. She said: she has dealt with you and your company on several of their real estate investment in Oahu. Being Sunday at that time, I called and left a message at our office and was surprised I got a call back at my cell phone the same day.

Our loan application has taken a long, challenging and frustrating process, bit it was finally approved. How long was it?

And the fax machine! How about he many long distance phone calls! Working with a client from the mainland requires enormous patience, and timing because of the time element, but in the end, my husband and I are very grateful to you and Ashlee specially. Not only our loan was approved, we even got extra monies to buy me a 2 carats diamond ring, perhaps 3 carats (that would be a surprise) for our fortieth wedding anniversary next month.

Again thank you and to Ashlee. I will contact you on our next visit to the Island.

With sincere regards,

Chita T. California February 19, 2007

Daniel-San,

It has been my privilege to get to know you as my financial consultant. That means you are exceeding your quality job responsibly. We all have limitation but you are trying so hard to help us accomplish our goal.

Thank you very much! I hope you can enjoy your morning coffee with this cup.

Wataru M Mililani January 15, 2008

To Whom It May Concern:

My experience with Aloha Mortgage Solutions has been a completely positive and uplifting experience. In the beginning, my husband and I were almost skeptical that anyone could actually help us get into a home, especially one on Maui. Kamai Medeiros, our mortgage broker, gave us hope and assured us that they would be able to help us, and they did. In May of 2009, we finally moved into our own, brand new, three bedroom house. We opted to use the VA loan in which Kamai knew everything about. His encouragement and vast knowledge about the home buying process made things much easier on us. Everything was done in a prompt, timely and professional manner. I would highly recommend any prospective buyers to him and Aloha Mortgage Solutions in general. Thanks again!

Angela B. Maui June 18, 2005