

C.D. Walker

Boca Raton, Florida

April 14, 2025

I saw a television advertisement for a reverse mortgage from Heide International and knew that this was exactly what I was looking for! I called Kurt W. Heide the next day and knew that I had made the right choice of lenders from the first time we corresponded. He and his team member Kathy Leach worked countless hours dealing with banks, credit card companies, insurance providers and my condo association from start to finish in the most professional manner and I couldn't be more pleased, I GOT A REVERSE MORTGAGE, which gave me peace of mind and lots of cash to boot!

Thanks to Heide International I can stay in my home and enjoy my senior life, feeling like I made the right decision.

If you are looking for a professional team who cares for you, then choose Heide International, you will be pleasantly surprised!

A handwritten signature in dark ink, appearing to read 'C.D. Walker', with a stylized, flowing script.

C.D. Walker

May 14, 2007

Dear Kurt:

Thank you for your efforts in placing my Reverse Mortgage. I feel a little more comfortable with this in place.

Please remember to mail me a copy of the appraisal, especially the photos taken by Drew... or color copies.

Your offer to scout a job for me is very much appreciated. At the moment I'm looking for something part-time in the WPB - Boynton Beach area, if possible. If you could connect me with any law firms — or other financial institutions I'd be extremely grateful.

Otherwise... I guess I'll be seeing you in 4 years to figure out the next step.

Sincerely,
Sheryl Baldry

582.7531

hunt,

Thank you so much. For
the gift certificates
we really appreciate your
thoughtfulness.

We certainly will
continue to send people
your way - We feel -
you went above your
responsibility in securing
our Reverse mortgage.

Thanks again.

Tony : RAT
Francisco



Sandpiper Realty of Boca, Inc.



AS AN OWNER BROKER WITH ERA AND A PROFESSIONAL REALTOR WITH 12 YEARS EXPERIENCE IN FLORIDA AND BOCA RATON, IT IS MY PLEASURE TO REFER KURT HEIDE OF AMERICAN PIONEER FINANCIAL GROUP FOR YOUR MORTGAGE NEEDS. I HAVE KNOWN KURT FOR SEVERAL YEARS AS A PROFESSIONAL MORTGAGE BROKER. HE IS RELABLE, ACCURATE, RESPONSIVE AND KNOWLEDGEABLE. OUR CLIENTS FIND THAT HE TREATS THEM LIKE PEOPLE RATHER AN JUST ANOTHER APPLICANT.

HE MAKES OUR COMPANY LOOK GOOD AND REPRESENTS A LEVEL OF PROFESSIONALISM THAT IS HARD TO FIND THESE DAYS.

USE KURT HEIDE, "YOU'LL BE GLAD YOU DID".

A handwritten signature in cursive script, reading "Pat Richardson", is written over the typed name.

PATRICIA S. RICHARDSON
BROKER OWNER
ERA SANDPIPER REALTY OF BOCA, INC.
BOCA RATON, FL

Mr & Mrs. Mitchell Cohn

**8841-D Ranta Court
Boynton Beach, FL 33436**

November 5, 2003

Kurt ,

Just a quick letter thanking you & your staff for all your help in handling our refinance. Both Rose & CJ were extremely helpful & courteous always answering any questions we had & getting back to us very quickly whenever we left messages for either of them. In a week when I could not endure any more stress because my NY Yankees were losing the World Series to the Marlins no less , it was reassuring to know that as far as my refinancing was concerned you guys made it all go smoothly. If only the Yankees had a bullpen as good as your staff!!

Whenever we are in need of anymore mortgage related issues we will certainly use your services again as well as recommend American Pioneer to anyone we know in need of anything that has to do with mortgages.

Thanks again ,



Lisa & Mitch Cohn



6/25/97

Hi Kurt,

As the saying goes, better late than never !!!
Believe it or not, I'm still settling in & I just
came across your business card.

Thank you for coming to my home to complete the
mortgage application. Everything went so smoothly,
not one single additional item was requested.
I found you to be very professional, proficient &
a real nice guy. Thanks again. Betty Hogan

Dear Kurt,

Just a note of thanks for all
your hard work concerning Debbie Grier.
Once again you came through in a pinch!

I can always count on you to
find just the right financing and I
know you must think I only give you
the "difficult deals"!

Many thanks -
Terry



June 24, 1997

Mr. Kurt W. Heide
American Pioneer Mortgage Services
2263 N.W. 2nd Avenue, S-110
Boca Raton, Florida 33431

RE: CRAIG/PROVERB

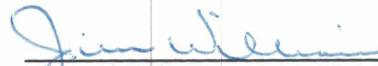
Dear Kurt:

We want to thank you very much for the job you did for us with the Craig mortgage. We know it was a very difficult mortgage inasmuch as Mr. Craig had a prior bankruptcy.

You not only did what you said you would do, but you procured the loan and had a closing within fourteen days!

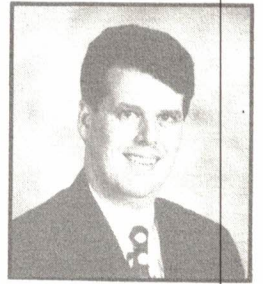
Our thanks again and we applaud you.

Sincerely,



Jim Williams

HAGGERTY & ASSOCIATES
2880 North Federal Highway • Boca Raton, FL 33431
Tel.: 561-750-9777 • Fax: 561-368-3273



Terry Eichas,
ABR, CRS, GRI
Broker / REALTOR®

Monday, October 28, 1996

Kurt Heide
American Pioneer Financial Group
2263 NW 2 Ave.
Suite 110
Boca Raton, FL 33431

Dear Kurt:

Many, many thanks for all your hard work, patience, endurance and especially your professionalism for both transactions which closed last week. In case you've forgotten (or your nightmares have stopped). I'm referring to Mr. Hirschfeld's rental property at 119 NE 7th Avenue, and John Davis' purchase at 245 SE 5th Avenue.

Isn't it great to be in a career that offers challenges on a daily basis? Do you think that this is the only kind of buyer we ever send you? Feel free to use us as a reference to any newcomers who may consider doing business with you. You're a pleasure to work with, and you make my job so much easier!

Sincerely,

Terry R. Eichas, ABR, CRS, GRI
Broker/REALTOR®

jh



160 S.E. 6th Avenue, Suite A1
Delray Beach, FL 33483
Tel.: (407) 272-4201 • Fax: 407-265-3703

* 2/17/94 *

Dear : Kurt Gleidi

Thank you for all the hard work,
time, and effort you have spent on
trying to close on our "first home".
We appreciate it abundantly. We realize
you are a very busy man and have
many other clients; but are fitting us in
to your busy work schedule. Thank you
for caring & managing to fit us in to
your work priorities. Again, Thank you
and hope to see you again in the
future. Best regards!

2815 South Seacrest Boulevard
Boynton Beach, Florida 33435
(407) 737-7733 or 278-7733

Sincerely, Gabrielle L. &
Harriet C. Brown

FEB 23 1994



CONTINENTAL PROPERTIES, INC.

REAL ESTATE • LEASING • MANAGEMENT • INVESTMENTS

5th August, 1993

Mortgage Dynamics, Inc.
1761 W. Hillsboro Blvd., Ste. 104
Deerfield Beach, Florida 33442

Gentlemen:

In re: Mr. Kurt Heide

It is time for me to let you know just what kind of asset you have added to your fine company in Mr. Kurt Heide.

I have been in the building business over 30 years and a real estate agent for the past nine years. My purpose for this background is to let you know in these many years I have worked with many kinds of loan officers.

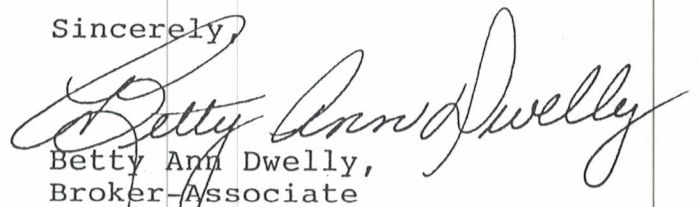
Many things can be said for Kurt Heide, first and foremost he is a gentlemen, he knows his profession, he relates with the people he comes into contact with...he is a TRUE PROBLEM SOLVER in the world of finance.

In my daily dealing with Kurt I have found him to be confident, up front, in touch and with character which is above reproach. To make it simple Kurt Heide is going to make your company and name look good.

You can be assured of a long association with me and Continental Properties, Inc. because of the type of personnel you have working on your staff in the likes of Kurt Heide.

Best regards and thank you for the prompt service you are providing our firm.

Sincerely,


Betty Ann Dwelly,
Broker-Associate

BAD/b

2459 SOUTH CONGRESS AVENUE • SUITE 204 • WEST PALM BEACH, FLORIDA 33406
(407) 966-5750 • FAX (407) 966-9502



COLDWELL BANKER
RESIDENTIAL REAL ESTATE, INC.
1195 N. MILITARY TRAIL
SUITE 4
WEST PALM BEACH, FLORIDA 33409
(407) 684-2900

July 21, 1993

To Whom It May Concern:

Kurt Heide, with Mortgage Dynamics, Inc., has successfully closed several transactions for my buyers, and is currently giving me great service on loans I have with his company in process at this time.

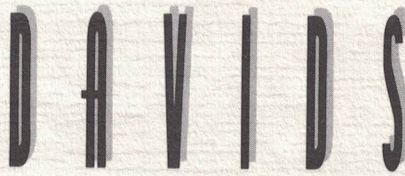
With great communication skills, and continual progress reports, we have new home owners who are very satisfied with Kurt and with Mortgage Dynamics, Inc., in getting them to the closing table.

I highly recommend Kurt Heide and Mortgage Dynamics, Inc., for all your mortgage needs.

Sincerely,

A handwritten signature in cursive script that reads "Gail Paglialungo".

Gail Paglialungo, G.R.I.
Broker-Associate
Coldwell Banker Residential Real Estate, Inc.



PRODUCTIONS

Video Production • Custom Training

August 9, 1991

Kurt Heide
World Savings and Loan Association
322 Route 46 West
Parsippany, New Jersey 07054

Dear Kurt,

I'm writing you this letter of appreciation because of the professional and personal attention you have given to me and Susan the past few days. We were up against the gun with a few days left to obtain a mortgage since Carteret Mortgage strung us along and did not offer the complete truth about what was happening with our mortgage. When we switched to you and your bank, we went directly from the worst to be best. You are in a league all your own. I have never heard of any other mortgage broker, or any other professional for that matter seeing a new client at 10:00 p.m. on a Wednesday night, and staying to get all of the information possible until 1:15 a.m. that morning. Not to mention that you were working on our mortgage by 9:30 a.m. Thursday morning. If it didn't happen to be for our mortgage I would not have believed it!

Your calming influence when we were neurotic made us feel that we were people applying for a loan, not an unseen number that didn't matter. In seven years of owning my own company, I have yet to meet a man or woman of your caliber in helping customers obtain the service that you have provided us.

If there is ever any situation where I can recommend you as a salesman or personal reference, please have them call me and I will tell them of how great you and your company really are!

Thank you again for everything,

Very truly yours,

A handwritten signature in dark ink, appearing to read "David I. Kalb". The signature is fluid and cursive, with a large initial "D" and "K".

David I. Kalb