

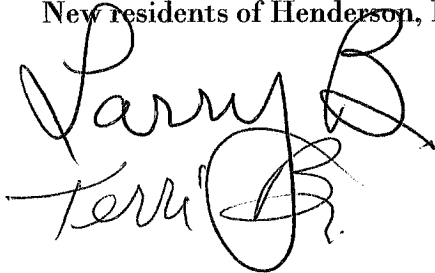
## Testimonial for Jeff Howard

My wife was a real estate agent in California for over 20 years, and we own several rental properties there, so when choosing an agent in the Las Vegas area, of course, we were picky. We have now purchased two houses in age restricted communities using Jeff Howard and his team, and we are looking for our next one.

The first property we bought was to be a rental, and Jeff had owned several rental properties, which was a real "plus". We wrote offers on a few properties and finally put a great one under contract at a great price. At the end of that transaction, he saved us an additional \$1,200+ because he caught a mistake that the other agent had made. That agent tried to make us pay it claiming it was just an oversight, but Jeff understood the contracts and eventually made them back off. Shortly after closing on the rental, we were under contract on what would become our Nevada home; a great home with a wonderful view. Both property purchases had their share of "bumps", as most real estate transactions will, however, he and his team handled everything with the utmost diligence, care and professionalism. They also recommended a lender, as well as contractors, property managers & someone to handle the 1031 exchange we did on the rental, which helped make the whole process smooth for us.

If you need a real estate agent in the Las Vegas valley, we strongly recommend you contact Jeff Howard & his team.

Larry & Terri  
New residents of Henderson, NV

Handwritten signatures of Larry and Terri in black ink. The signature for Larry is written above the signature for Terri. Both signatures are stylized and cursive.