

Ida B.

Port Angeles, WA

02/06/2020

**A Trusted Professional**

This is the second reverse that Maggie handled for us. She has been consistently helpful and professional. Her advice was always spot on. When problems arose, she worked around them. I can't recommend her enough.

charles m.

Reno, NV

01/23/2020

**outstanding**

Maggie was pleasantly professional and knowledgeable in every aspect and step as we dealt with her. An outstanding lady, i would definitely recommend her to anyone anytime. It was pleasure to have dealt with such a person.

Teri R.

Reno, NV

10/31/2019

**Excellent experience**

Maggie's excellent advice and knowledge made a complex and stressful process quite painless. She was a joy to work with and I would highly recommend her to anyone considering reverse mortgage.

Gordon Z.

Minden, NV

10/21/2019

**We highly recommend Maggie O'Connell**

My wife and I decided to find out more about Reverse Mortgages about 2 years ago. We asked a very well respected Realtor in Carson Valley and he referred us to Maggie

O'Connell. We called Maggie and she suggested that we sign up for one of her Reverse Mortgage classes. After attending the class we felt that a Reverse Mortgage was not the right product for us at that time. Over the next year or so Maggie reached out to us several times to see if our financial situation had changed and offered to answer any questions that we might have.

About 6 months ago we decided (with the help of our Certified Financial Planner) that a Reverse Mortgage would be beneficial to us. We contacted Maggie again and she was very courteous and prompt in providing us with the information and forms to get the application process started. She had much of the information that we had previously submitted and gave us updated quotes almost immediately.

Maggie was very helpful all through the application process. She was never pushy or hard sell, just always there to answer questions and provide guidance on what we needed to do next. She came to our home with a stack of documents to sign and explained what each one was and why we needed to sign it. I never felt pressured at any time during the process, only confident that we were doing the right thing in obtaining a Reverse Mortgage.

There were a couple of little hiccups along the way but Maggie worked closely with us to get them resolved as quickly as possible. All in all, the whole application, qualification, approval and closing process went much smoother and faster than I originally thought possible. I'm certain that a lot of it had to do with the fact that Maggie kept any eye on everything to make certain that the process kept moving forward in an expeditious manner.

If you are thinking about obtaining a Reverse Mortgage I would highly recommend that you contact Maggie O'Connell. She is extremely knowledgeable about Reverse Mortgages and her professional yet friendly and courteous manner makes her a joy to work with.

Royce T.

Carson City, NV

05/30/2019

**Process overview**

Maggie was very professional and courteous. Explained the process and details of the reverse mortgage applications and how they work and what we could expect. She kept us informed and answered any questions we had while it was in process. She is highly recommended.

Shirley F.

Cave Creek, AZ

03/04/2019

### **Why I would recommend Maggie O'Connell.**

When my nephew recommended I get a Reverse Mortgage I was not too sure I wanted to do that because I had read and heard some very scary stories about bad situations people seeking to obtain this service had experienced. He gave me a name and number to call and ask any questions I had.

That was Maggie O'Connell and that was the start of a wonderful and well handled experience. Maggie was so patient and very thorough in all answers to my many questions.

I would highly recommend Maggie to anyone for this service.

Shirley

Toni W.

Sparks, NV

07/27/2018

### **Our Reverse Mortgage Journey**

Maggie is a fantastic person. She is very knowledgeable and can answer any questions you may have. She worked diligently to get our loan done in a very professional and accurate fashion. If you are thinking about any mortgage questions, please call Maggie, you won't be disappointed. When another circumstance happens that we can use Maggie's services, we definitely will call her..

Maris A.

Berkeley, CA

07/25/2018

**Maggie makes the process smooth, easy, clear.**

I give Maggie the highest recommendation. Her communication skills are A1 and she is very responsive to emails and telephone calls.

She guided me every step of the way. She did all the work and I just signed documents. My RM arrived when she said it would.

If you are thinking of getting a RM, then Maggie is the person to assist you in getting it.

Ball and Sandy U.

Fernley, NV

03/09/2018

**A pleasant experience**

The journey is almost complete. We just have to wait for the the original mortgage company to send out the last of the escrow money we had put away. About five weeks ago we answered an ad on TV about reverse mortgages. We had been checking around for about six months and working with a bank seemed to make more sense. From the first phone call and face to face appointment, we knew that this was the person we had to be working with. Maggie took the time to explain what was going to happen and where we were going. We were never rushed the entire time we worked with Maggie. She took the time to make sure we were comfortable with the process. While we were going thru all this, it seemed that Maggie was part of the family. Maggie knew what the bank was going to require. We did have a couple of little problems (big in our own minds), but Maggie had them cleared up within a day. How do you write a review for someone who did so much for us. Words do not work. Would we recommend Maggie to others looking for a reverse mortgage? \$@!#% Yes. You would be making a grave error talking to all the in-between companies that are offering the same product. This was a very personal experience.

Brian U.

Reno, NV

12/19/2017

### **Nice, Smooth Process**

Maggie O'Connell made the whole process of obtaining an HECM smooth and simple. She knows what she's doing and helped make it a lot easier to stay in the home we built and love. Thank you!

Charlotte C.  
Reno, NV  
12/01/2017

### **Maggie and Federal Savings Bank did a great job!**

After considering two or three other companies, we chose The Federal Savings Bank to handle our needs. Maggie and her company were very kind and communicative every step of the way. They were absolutely professional and were able to handle everything over the phone. We are satisfied with the work they did for us and as far as we know right now it has all worked out good. I don't think we should need them again, but if we did, we would definitely come back to The Federal Savings Bank.

Gerald W.  
Sparks, NV  
03/22/2017

### **I have already recommended Ms O'Connell to other agents and clients due to her professionalism and follow-up.**

I had looked into a Reverse Mortgage a couple of years ago and decided not to go forward with it. After an associate suggested I attend one of Ms O'Connell's sessions I decided it was for me. She was very thorough including explanations and examples and her follow-up was also excellent.

Barbara C.  
Sparks, NV  
01/21/2017

### **Very easy process**

Maggie was great to work with. She explained everything and handled everything in a professional and timely manner.

Hugh P.  
Union City, CA  
12/28/2016

**Very Excellent**

When I first considered applying for a Reverse Mortgage, I was very apprehensive about the program and process. I had received information about Reverse Mortgages by mail from Maggie O'Connell and remembered seeing her on television. I contacted Maggie and made an appointment to complete an application. When we first met at my home, Maggie treated me with dignity, respect and courtesy and I was immediately hooked. Maggie made the entire process stressless from start to completion. I will tell anyone looking to apply for a Reverse Mortgage to contact Maggie. I am profoundly grateful to you Maggie for your patience, kindness and assistance.

Carolyn S.  
Eagle , ID  
12/27/2016

**Excellent service under unusual circumstances!**

Maggie was a true champion when needed. I thought I had my reverse loan process in place when I found out that the "other" mortgage rep had completely failed. Not only was I in emotional shock but had the potential of losing the sale of my home & the purchase of my new home. Time was not on my side, but Maggie O'Connell was, thankfully. She knows the business & definitely has the patience to complete a challenging situation. Thank YOU!

Dan A.  
Reno, NV  
12/01/2016

**Very efficient and professional**

Was impressed throughout the process with her efficiency and professionalism. We would recommend her to anyone

Rita M.

Sin Valley, NV

10/17/2016

**Maggie was great to work with, always very professional.**

Maggie O'Connell was great to work with.....she was very knowledgeable about the reverse mortgage process....she always answered all our question and made us feel comfortable in understanding the whole process.....she was also very patient with us as we progressed thru the process at our own speed....

We would highly recommend her to anyone.....

Sincerely; M & R

Jy J.

Reno, NV

10/10/2016

**Great work, always reliable**

I had a great experience using the services from The Federal Savings Bank. The woman who helped me, named Maggie O'Connell was absolutely wonderful, she was very supportive and informative. She had great follow-through and always kept us up to date and informed about how the work was going. Overall I am very pleased with the work I had done from The Federal Savings Bank and would gladly use them again, and would highly recommend their services.

Rita J.

San Leandro, CA

09/13/2016

**My experience was very good**

I would recommend Maggie at The Federal Savings Bank to anybody because she is precise and gets the job done when she starts it, and gets it done quick. She is very good, very friendly and asks how I'm doing--kind of like my buddy at times. I have to do

counseling so they send me the name of counselors and their telephone numbers--and if she needs any other info, she lets me know.

She keeps the ball rolling and doesn't lag on anything, and I just think they did a good job. This is the third time she has refinanced my home, and my experiences with her and The Federal Savings Bank were very good.

Pat J.

Reno, NV

08/15/2016

**A great reliable local company!**

I liked dealing with The Federal Savings Bank because they are a local business. Maggie O'Connell was great as she gave me all of the information I needed clearly without trying to sell any extra services to me. She facilitated the transaction that I wanted to complete fully and she kept me very well informed when developments were taking place. I felt that Maggie was not giving me a sales pitch but managing a professional transaction with needs care and attention. Her prices were in line with many of her competitors in the market; better than some but about average overall. I feel that it is reassuring to have your questions answered face to face instead of trying your luck over an 1800 line. I feel you can judge better face to face as it always felt like a hard sell over the phone. I particularly like Maggie's lower key approach.

Sueko B.

Hayward, CA

07/15/2016

**Overall excellent. Best service we received**

The Federal Savings Bank did a wonderful job. This was my second time using her services and she did her best. She advised us about reverse mortgage. I called her and she helped me reapply for this reverse mortgage. She is very professional and did step-by-step work. We were very pleased by what she did. If you don't understand, she helps. They are good people. Would refer them to anyone.

Mel L.

Reno, NV

06/27/2016

**on top of it**

Maggie was excellent in every way! She was on top of every detail from start to finish. My questions and concerns were answered before and after normal work hours and even while she was on vacation. She is a real professional with a personal touch.

David P.

Austin, TX

06/17/2016

**Straightforward and responsive**

I chose Maggie over the other lenders I contacted because she was up front with the facts and figures that mattered. I said what I needed, and she said what she could do, and we came to terms quickly. After that, she always answered emails or took phone calls promptly. When my appraisal came in under what I thought it should be, she went to bat for me with the appraisal firm. All in all, a great job.

Maja B.

Reno, NV

06/08/2016

**Very professional. Expertise invaluable**

Maggie O'Connell was highly recommended to us by another broker. Maggie proved to be very professional in every step of securing a reverse mortgage for us. She was very patient and thorough in answering all our questions and communicated in a timely manner. Maggie provided trust and encouragement and achieved a satisfactory outcome. I would highly recommend her service in obtaining a reverse mortgage.

Carl F.

Sparks, NV

04/20/2016

**Maggie took the rough edges off the HECM**

From the first day we met Maggie until closing, she was always available by phone or email and usually she had answers to our questions regarding the loan process or how the HECM works. We appreciated her knowledge of the process and immediate availability. We would highly recommend Maggie to others.

Vincent W.

Henderson, NV

04/13/2016

**Outstanding Professional**

Maggie was very helpful, professional and timely in her responses to our inquiries. Highly recommend her services for any type of mortgage or loan application. Vince and Yvette Wells of Henderson, NV

Tricia V.

Pasadena , CA

02/18/2016

**I chose Federal Savings Bank to do my Reverse Mortgage basically because of Maggie O'Connell herself.**

I chose Federal Savings Bank to do my Reverse Mortgage basically because of Maggie O'Connell herself. Not only was she very professional, helpful, and with me every step of the way, but also based on my personal research, she was willing to give me a very good deal which bolstered my confidence that I came to the right company to handle this endeavor.

Begona O.

Walnut Creek, CA

02/16/2016

**Excellent service: clarity of procedure, comfortable at home signing, expert direction**

It was a great experience and we feel we can call Maggie with any question we have. A Reverse Mortgage is the best thing for us now!

Frederick S.

Fremont, CA

02/14/2016

**Maggie O'Connell educated then helped us survive retirement.**

My wife and I first saw Maggie in a brief spot on TV a few years before I retired. Then went to a seminar simply because we wanted to know what it was. She is an excellent speaker and explained everything in great detail. We learned, but had no immediate need. Just 3 years into my retirement my adequate 401K was growing slower. I was hit by a very rare disease at the same time, My medical costs went insane. Then the market crashed in the blink of an eye. I lost half of my 401K to the robber barons of the day. Suddenly I found us unable to pay our bills without large frequent withdrawals from my fund. Not enough in the fund to last more than a few years. So I called Maggie and she set us up with a reverse mortgage that solved our problem by using the equity in our house. All safe, due to the regulations and method created by law and FHA insured. A few years after that, an increase in the amount of money we could get became available due to a change in the law and growth in the value of our home. So we emailed Maggie. She presented us with several options we could choose, and answered every question immediately by email. We now are refinanced with enough money for emergencies. Although my medical bills are a bit less, we had to replace our furnace, our leaky roof, and refurbish our 43 year old bathrooms. Yet we remain with equity reserves that will last many years.

Constance S.

Sherman Oaks, CA

02/14/2016

**Maggie was great to work with and got me great results.**

When my husband died suddenly and left me with no insurance I thought I wouldn't be able to stay in my house. Then a friend put me in touch with Maggie and I did a reverse mortgage and can now stay in my house until I die. Thank you Maggie O'Connell.

Katie C.

Reno, NV

02/03/2016

**Maggie made things as easy as possible for me**

Reverse Mortgages provided all the services that I needed and took care of everything. They inspected my house and sent someone to evaluate and determine what it was worth so I could close the deal for my reverse mortgage. Maggie O'Connell was wonderful, she was honest and as helpful as can be. I would highly recommend their service, it was a breeze dealing with them and they did all the hard work for me.

Don T.

Las Vegas, NV

02/17/2016

**Created confidence**

Maggie was great, very knowledgeable and made us feel we were in good hands with her handling our transaction.

We had interviewed with a couple other reps and did not feel as confident with them.

I would highly recommend.

Barbara G.

San Francisco, CA

12/30/2015

**Outstanding work!**

Maggie and her team did an absolutely outstanding job as we had a problem with an incorrect, very low appraisal which was 25% below the next appraisal, and Maggie and her team got the lender to agree on an exceptional basis to take the latest two of three appraisals (and Maggie's bank volunteered to pay for the third appraisal). In point of fact, that appraisal came in exactly like the second one--again 25% over the first one--so I ended up getting a far larger sum and it was all due to Maggie and her team. So great work guys. Thank you.

Imer J H.

Oakland, CA

12/22/2015

**Professional, Personable and Resourceful**

Maggie has an exceptional ability to relax her client(s) during a (sometimes) stressful part of transaction(s).

She is very understanding when participation from the client is necessary. She is supportive and resourceful.

Maggie is the epitome of customer care going beyond the call of duty!!

Gary K.

Reno, NV

12/02/2015

**Professional from start to finish**

I am a retired mortgage broker. Having been an owner, originator, underwriter and office manager over my career, I knew roughly what to expect from a good loan officer. Due to recent changes in the FHA-Reverse program, obtaining these loans is not as easy as it once was, however, Maggie was up to the task and met or exceeded my expectations for prompt communication and handling of details. From start to finish, Maggie's team kept the flow of paperwork moving towards completion in a timely and transparent manner. I will be encouraging neighbors to use her company in the very near future.

Lita S.

Hayward , CA

10/01/2015

**Without Maggie's help, I don't think I could've handled it**

I don't think I could've handled everything as easily as I did at The Federal Savings Bank, Reverse Mortgages without Maggie's help. She was so helpful. I wouldn't have been able to do it on my own without her assistance and I trusted her to help me throughout the entire process.

K E.

San Jose, CA

10/23/2015

**Great Experience**

We got the exact loan Maggie promised, in the time frame we needed. We have worked with many brokers over the years and this is the best we have ever experienced. We highly recommend Maggie.

Catherine Q.

San Francisco, CA

05/25/2015

**Knowledgable, Attentive, Resourceful, Ethical & Caring**

The reverse is a trepidous mortgage. I am a person who reads and needs to understand every line of any contract I sign. Maggie O'Connell was an excellent find in the reverse mortgage market and an excellent match for my thoroughness. She explained every nook and cranny of this convoluted loan so that I could finally understand how it worked. Maggie attempted to answer any and all questions, and when she did not know the answers she was resourceful and sent me to experts or written practices to respond to my infinite queries. She did this with seemingly unending patience and got the job done for me in relatively short time.

I recently recontacted Maggie with questions about a possibly refinancing of my mortgage to take advantage of some of the recent changes. Maggie was just as courteous, thorough and prompt in this situation as she was over a year ago when she closed my first loan.. I chose not to pursue a refinance now, but, if I do later, I will certainly contact her again. I also contacted her about a serious error made by my loan servicer regarding my advance mortgage insurance payment. She could have chosen to just refer me back to the servicer to battle it out. But, instead, she had her analyst do a thorough analysis of my closing documents and verified my concerns to be valid. This is another example of how Maggie goes out of her way to help her clients, even for tangential issues no longer part of her job domain.

Homeowner beware. There are some unscrupulous and/or ill-informed brokers out there. I encountered several. After working with Maggie, I soon saw that her ethicality was the foundation of all the other positive qualities she brings to her profession. I can wholeheartedly recommend her to anyone seeking a reverse mortgage. She is a true professional .

Joe S.

Saratoga, CA

07/09/2015

**Maggie is a top professional in the HECM business.**

Maggie O'Connell just closed my HECM. I wanted a Set-aside for the roof. In other words close escrow with the condition that the roof will be replaced in six months. Some lenders will not close escrow before the roof is done. Maggie solved this problem brilliantly.

She is a top professional in the HECM business. She always answered my questions promptly and was at all the times ready to explain details of the rules, patiently.

Mike R.

Reno, NV

07/06/2015

**Maggie is the one to go to if you are considering a reverse mortgage, or simply want to learn more about them.**

Maggie was responsive and available every step of the way. Her advice and insights enabled us to purchase a much better home than we originally thought we could afford. One strong tip I would offer is to reach out to Maggie before you pick an agent, as most agents have no idea how these loans work.

William G.

San Josr, CA

05/19/2015

**Very Satisfied with Maggie**

I spent a lot of Maggie's time as we waited to decide to go forward with our Reverse Mortgage. Maggie answered all our questions patiently. While reviewing other providers, we compared quotes from each. We found Maggie's proposal to be competitive with the added feature of integrity. You can trust Maggie with no hassles. We closed our loan in May, 2015 and expect to be highly satisfied as we enjoy the loan benefits over the next several years. Maggie's daughter is a delight and was very helpful to us.

Annie W.

Menlo Park, CA

03/10/2015

**It was extremely excellent.**

The Federal Savings Bank, Reverse Mortgages was fantastic! I didn't know what I was getting into, but Maggie held my hand during the whole process. She was very professional, confident and understanding.

Arden F.

San Rafael , CA

02/20/2015

### **Unusual and Okay!**

I went to The Federal Savings Bank, Reverse Mortgages when I wanted to reverse my mortgage and my friend recommended me to them. She loved it and now I can see why--Maggie is very warm and friendly and didn't try and hassle me into anything I didn't want. She was there when I needed her and was very customer oriented, supportive of the process I wanted to take. I do think the prices I paid were hefty, but I have nothing to compare it to. Overall, I would definitely recommend them as Maggie is great!

Ida B.

Oceanside, CA

01/21/2015

### **Informative, prompt, professional, compassionate.**

Maggie handled our reverse mortgage from hundreds of miles away. She was consistently informative, answered our questions promptly, and held our hands (figuratively) when necessary. In short, she is a professional.

When a mistake was made by others on her team that would have cost us a little money, she arranged for a refund.

She has continued to answer question, even after the loan was completed.

We've been very appreciative.

Michael W.

Las Vegas, NV

01/13/2015

### **excellent**

Maggie was absolutely great and answered all my questions and always returned my phone calls. Everything she said was true and any changes were immediately brought to my attention.

I have already referred Maggie to my CPA OF 40 years.

Maggie is great and I highly recommend her.

Mike M.

Santa Rosa, CA

11/10/2014

5

**I recommend them to anyone**

The Federal Savings Bank, Reverse Mortgages was very helpful. They are nice to the elderly and they always cooperate with them. They take a while, but it is worth it.

C L.

Oakland, CA

10/21/2014

5

**Agency has become a friend**

From my experience with The Federal Savings Bank, Reverse Mortgages, they have always been available to answer any questions. They always do their best to refer me to someone. They gave me advice on the mortgage company, and have fixed any problems I was facing

Nova L.

Reno, NV

10/10/2014

5

**Excellent service from the entire staff.**

Maggie and her team were extremely professional and guided us through the entire process. I worked in the mortgage industry and I really appreciated their prompt responses to our questions and how they kept us informed throughout the process.

Deborah F.

Richmond, CA

09/26/2014

5

**Fantastic**

Maggie is very courteous, nice, and responsive. She just explains everything to us in a way that we can understand and is overall a very helpful person. She was easy to contact and did everything in our best interest. I'd definitely recommend The Federal Savings

John F.

Santa Barbara, CA

09/21/2014

5

**Prompt and efficient**

Maggie always came through with her promises. Everything was on time.

Leon T.

Ren O, NV

08/07/2014

5

**The overall experience went very smooth.**

I spoke to several other lenders before speaking to Maggie. I felt the other lenders were pressuring me to act. Several of the people I spoke to I felt were shooting from the hip. I found Maggie to be well informed and helpful.

George B.

Reno, NV

08/06/2014

5

**Effective, Easy, Timely**

We shopped various suppliers. Maggie stood out with better numbers and with much better communications. We found Maggie to be effective, her process easy to follow and her overall process quite timely. She stands out in a crowded field.

Carol S.

Danville , CA

06/20/2014

5

**Easier than I anticipated**

The Federal Savings Bank, Reverse Mortgages has changed my life. It has provided options to me that weren't previously available before. It has given me peace of mind, and it's a relief to have their service, especially at my age. I am very grateful to have had the

Barry K.

Incline Village, NV

06/16/2014

5

**Excellent attention to detail.**

Ms. O'Connell was attentive and responsive to our questions and facilitated the application process. She was courteous and professional and we would unhesitatingly recommend her services.

J G.

Walnut Creek, CA

05/18/2014

5

**Smart and Patient**

Maggie at the Federal Savings Bank is both professional and friendly, but her best qualities are that she really knows the reverse mortgage business inside out, and she is very patient in explaining (sometimes more than once in my case!) the details.

Sharleen L.

San Jose, CA

03/25/2014

5

**Really pleased with Maggie's help!**

I really enjoyed working with The Federal Savings Bank, Reverse Mortgages. When Maggie was here, she was so professional, and she really went out of the way to

explain everything related to the process of reverse mortgages. I like the way she was able to communicate

Chuck R.

Truckee, CA

03/06/2014

5

**Excellent service.**

I have visited several Reverse Mortgage internet sites and I have noticed several sites with complaints about service from some companies. After a diligent search I found Maggie O'Connell and read some of her reviews. I have been extremely pleased with her.

Beth V.

Modesto, CA

02/18/2014

4

**Professional service**

Maggie did a wondrous job paying attention to all the concerns that I had and resolving them in a timely manner. I was not expecting the professional and exceptional service that I received at The Federal Savings Bank.

Janice W.

San Jose, CA

01/27/2014

5

**Highly recommend Maggie O'Connell**

I contacted Maggie on 12/17/13. My reverse mortgage settled January 17, 2014! I had taken a reverse mortgage workshop Maggie had given a few years back & was impressed with her then. That's why when I decided to do a reverse mortgage, she was the person I chose..

Steve B.

Reno, NV

11/23/2013

5

**TO THE POINT AND EXCELLENT TO WORK WITH.**

My experience with Maggie O'Connell and her "team" was excellent. The process for my reverse mortgage was handled professionally, and I was always kept up to date on the status and reminded of needed documentation, which kept the confusion and stress to a..

Yavonne M.

Reno, NV

11/20/2013

5

**Very good!**

Every time I had a question, Maggie of reversemortgagestore.com was either there to answer it or she would call me right back. There were a few issues that came up and she researched them and got back with me with an answer that I could understand. She explained.

Fred S.

San Carlos, CA

10/23/2013

5

**Everything went very smoothly.**

Communication was excellent and everybody involved with the process was very professional.

Terry S.

Livermore, CA

10/17/2013

5

**It was a pleasure working with her.**

Everyone from The Federal Savings Bank came out to the house, which was a plus. Maggie was right on top of everything. I didn't have to call to remind her of things or ask

what was happening here and there. I really liked that. She kept me up-to-date during the process.

**Maggie was very helpful and easy to work with when we had questions. She kept us informed and up to date on the status of our loan. She made the process simple and guided us through all the paper in a professional manner. We enjoyed working with her.**

We enjoyed working with Maggie. Pleasant all the time.

Marilynn C.  
Henderson, NV  
09/16/2013

5

**Maggie O'Connell will get the job done!**

I have worked with Maggie for the past six months. She has processed and approved Buyers for me, and has a proven tract record with me. As a real estate professional for the past thirty three years, I have extensive experience working with lenders and Maggie has..

Ivar L.  
Reno, NV  
09/10/2013

5

**Outstanding!**

The Federal Savings Bank helped to fulfill a lifelong dream that we could afford with a reverse mortgage. We just moved in this past July so it's like dying and going to heaven. To make this happen, it took God and the U.S. government's HUD. Jane L.

Ed S.  
Sparks, NV  
08/29/2013

4

**Reverse mortgage for purchase**

Maggie O'Connell was able to help us through a very complicated process. Although this process has been around for many years, it is not very well known. It was the perfect solution for our situation and allowed us to acquire a home.

Bill M.

Murphys, CA

08/23/2013

5

**I could not be more pleased with the product and the great customer service.**

As a small business owner in a rural county, I know how important customer service is. I'm probably a tough customer to satisfy, but I can tell you that Maggie answered every question I had and was so available for the endless stream of questions I had.

Darcie B.

Hendrickson, NV

08/20/2013

5

**Maggie is a great person to work with.**

Maggie O'Connell from The Federal Savings Bank, Reverse Mortgages helped us with the mortgage and everything. She walked us through every step we needed help with and was always there to answer our questions. If I needed something sent she would call back me right..

Kay B.

San Francisco, CA

08/12/2013

5

**comforting to work with kind and professional Maggie and staff**

Maggie has helped me with two reverse mortgages. The first for my elderly neighbor who needed extra help to understand the concept and the process. The second when I inherited the house and I took out a reverse mortgage of my own to pay off the lien from the.

**It was a pleasure working with Maggie O'Connell and her staff from American Pacific Mortgage**

Maggie and her staff kept us continually updated and made us feel like we were their only clients. Maggie was always on top of every step of the process. We were a challenge because we had time constraints which she managed beyond our expectations. She worked..

Carole M.  
Reno, NV  
06/24/2013

5

**Maggie was very responsive**

Maggie responds quickly and gets things done. I enjoyed working with her

Noreen B.  
Hayward, CA  
05/29/2013

5

**It was a pleasure working with Maggie O'Connell from American Pacific Mortgage. Her professionalism and compassion put my mother and I at ease when applying for the reverse mortgage for my mother's home. The process was easy and she took the time to help us understand the differences between a traditional mortgage and a reverse mortgage. We would highly recommend working with Maggie O'Connell and her staff at American Pacific Mortgage.**

Maggie O'Connell and her team at American Pacific Mortgage were professional, courteous, and provided a high level of customer service. Maggie helped us to understand the differences between a traditional and reverse mortgage. My mother and I were satisfied that..

David A.  
Portola, CA  
05/25/2013

5

**Excellent Job**

Our Reverse Mortgage required a little more work to get the approval and Maggie O'Connell came thru like a champ. She worked on the package until it was right. I would highly recommend her.

Mel Z.

Las Vegas, NV

04/17/2013

5

**...all well done**

I had no idea of the long and involved process of the Reverse Mortgage. It was handled thoroughly and professionally. I was most satisfied with the results.

Frederick E.

Henderson, NV

03/18/2013

5

**Would recommend**

I would like to thank Maggie O'Connell for guiding me through the reverse mortgage process. She was extremely helpful! She answered all my questions (numerous), and returned my phone calls in a timely manner. I would recommend that anyone interested in a reverse..

Ramon R.

Las Vegas, NV

03/12/2013

5

**Very professional**

I am very pleased with the professionalism Maggie conducted herself. Very prompt and REALLY KNEW HER BUSINESS. She made the acquisition process of our home a breeze. Thanks, Maggie! My friends and peers will hear about you.

Harry B.

Oceanside, CA

03/07/2013

5

**Maggie and crew performed expertly as expected.**

See summary above. A couple of problem areas (documentation) were very quickly resolved resulting in timely successful conclusion.

Gerry B.

Sonora, CA

02/25/2013

5

**Very satisfied with the whole experience.**

She kept in contact with us the whole time. She would call to make sure we understood everything when we had to talk to the notary. When she was going through all the steps of the reverse mortgage she explained everything so that we could understand.

Elizabeth R.

Pahrump, NV

02/05/2013

5

**Excellent Processing**

We are thrilled with our reverse mortgage. Maggie was so helpful, knew everything about the process. We got what we wanted. Maggie and her staff were great!! The notary from the title company was equally professional.

Rita J.

San Leandro, CA

01/25/2013

5

**The communication was great.**

I am satisfied with everything Maggie O'Connell did. I was waiting for my divorce to be finalized and once it was, we proceeded with the reverse mortgage. Everything went well, the only thing that took a little time was the paperwork. She was very patient through..

Stephanie S.  
Zephyr Cove, NV  
01/24/2013

5

**Maggie knows her stuff!**

I loved working with Maggie. I always felt she was trying to put me in the reverse mortgage that would work best for me. She was very conservative in her recommendations and explained all options thoroughly. She also keeps up-to-date on the reverse mortgage..

Michaelle R.  
Chatsworth, CA  
12/27/2012

5

**Wonderful, the best, and honest**

I can't say enough good things about Maggie at The Federal Savings Bank - Reverse Mortgages. I've printed her cards and handed them out to anyone who wanted to know about mortgages. She was always there for me and always told me the truth.

**A reverse mortgage is perfect for us.**

A reverse mortgage was the perfect choice for us. We owned the home outright, and it had a lot of appreciation. We needed improvements and a reverse mortgage would allow us to do them now and pay later as the home continues to appreciate.

Wayne D.  
Dayton, NV  
10/26/2012

5

**Well-satisfied**

I had to file bankruptcy and was about to lose my house. The Federal Savings Bank arranged for a reverse mortgage, and through it we were able to save the house we live in. They were good people to do business with.

**The reverse mortgage allowed us to stay in our nice home.**

Besides staying in our home we were able to maintain the same standard of living despite increasing medical costs and needing to help family members. While the initial costs were not insignificant the very low interest rate has made up for it many times over.

Rebecca W.

Arroyo Grande, CA

08/07/2012

5

**I cannot even express how happy I am with their work.**

Maggie at The Federal Savings Bank is a really consistent person. She follows through with everything she needs to do and has greatly helped my family.

Gary B.

Sonora, CA

07/20/2012

5

**Excellent personal service and continued support.**

We had a crunch, and Maggie at Reverse Mortgage was always on the phone keeping us up to date as far as where we were within the process. When there was a problem we would contact here and she would get answers for us in a very short period of time.

andrew b.

Minden, NV

06/26/2012

4

**Efficient**

I checked out various offerings and chose Maggie. I found she was prepared and professional in her dealings with me. Maggie and her staff were on top of the situation from day one. I would not hesitate to recommend them.

**Maggie and her assistant Alicia were knowledgeable and responsive to our inquiries during the process of our underwriting for a reverse mortgage. Maggie answered our calls on the weekends and after 5pm. I would recommend her especially to someone interested in a reverse mortgage.**

Katherine E.

San Francisco, CA

06/21/2012

5

**Made the impossible, possible**

The Federal Savings Bank did a great job of reversing our mortgage. When it came time for us to actually want to take the mortgage back on, we had some logistical issues that AP Mortgage was so accommodating with.

Doris & Deiter P.

Reno, NV

06/05/2012

5

**Very helpful in explaining everything to us!**

Maggie O' Connel from The Federal Savings Bank, Reverse Mortgages was very helpful in explaining everything to us. She made sure we understood everything and offered her help if we needed it afterwards. Should there be any problem, we could call her and ask for her.

Michael

San Jose, CA

05/15/2012

5

**Excellent service, trustworthy and reliable.**

The people at the Reverse Mortgage Store and trustworthy, knowledgeable and reliable. Something you need in a reverse mortgage.

John & Pat

San Francisco, CA

05/12/2012

5

**Maggie O'Connell**

My wife and I cannot thank Maggie O'Connell enough for her help in getting our Reverse Mortgage she was a help all the way.

Evelyn R.

Berkeley, CA

05/10/2012

5

**So far, so good.**

I've already recommended Maggie O'Connell and [reversemortgagestore.com](http://reversemortgagestore.com) to others. She's a very pleasant lady and very thorough in explaining things. I was pleased with everything she said to me, so I checked her out afterwards, and I've been very happy working with.

Annette G.

Mesquite, NV

04/10/2012

5

**Maggie stepped up to the plate for me!**

Maggie and Alicia from The Federal Savings Bank - Reverse Mortgages are Angels on earth! They should get all 5's in everything. That woman Maggie, was truly a godsend. She and Alicia were there for me every step of the way, for every phone call, they met my every..

Gary M.

San Jose, CA

04/09/2012

5

**A very good experience.**

Maggie knew her business and she got through all the red tape pretty quickly. She was on top of everything from beginning to end. She was very professional and I would recommend her to anyone.

Bob C.

Sparks, NV

03/06/2012

5

**Thorough and professional experience.**

Maggie O'Connell from The Federal Savings Bank - Reverse Mortgages was really great to work with. She handled everything expertly and thoroughly as we went. She did a good job keeping us well-informed throughout the entire process. I would recommend her to anybody..

Midge

Lake Arrowhead, CA

03/05/2012

5

**Great service, completely satisfied!!**

I recently got a reverse mortgage on my elderly father's house in Southern California. Working with Maggie O'Connell (and her assistant Alicia Belmares) was great! The service was top-notch, commitments were kept, when something went differently than I was.

Maris A.

Berkeley, CA

02/19/2012

5

**Great team to work with!**

I had unexpected hurdles appear in my refi efforts. The highly professional staff was 100 with me and cleared all of them. Communication was terrific. I got full information as to what was going throughout the entire process. My phone calls and emails were always...

Charles &

Malibu, CA

02/13/2012

5

**Great.**

The whole process from start to finish was delightful. We had alot of questions at first and Maggie and her staff answered all our questions. It was a wonderfull experience, and we are real pleased with our reverse mortgage.

Karen  
Bridgeport, CA  
02/11/2012

5

**Excellent**

Maggie O'Connell and Alicia Belmares were extremely helpful and assisted us through some difficulties that were unexpected. The overall process without their expertise could have been very confusing. We would recommend them to others and plan to give them some...

Mary L.  
Oakland, CA  
02/08/2012

5

**Gave me options and allowed me to make up my own mind.**

The Federal Savings Bank was able to answer all of my questions about the transaction at length. I appreciated that they showed me what my different options with a reverse were, and let me make my own decision. To me, that was the most important thing about working...

Pat S.  
Walnut Creek, CA  
01/19/2012

5

**It was an excellent chance for me to learn more about things I did not know. Maggie answered all my questions.**

I am very happy with The Federal Savings Bank. I like Maggie a lot. She was always there for me and still is when I have any questions. She and the office are great. My husband is ill and I have had a lot of questions that she has helped me with in so many.

John B.  
Alamo, CA  
12/12/2011

5

**I absolutely recommend them.**

I absolutely would recommend The Federal Savings Bank and Maggie O'Connell. When I was first thinking of doing a reverse mortgage 9 or 10 years ago, there was very little information in the marketplace. I went to my own bank to sit down and talk with them about..

Carrol O.

Sparks, NV

10/29/2011

5

**Absolutely superb service and availability.**

After hesitating as to whether we should inquire regarding a reverse mortgage we went ahead and made the phone call (the hardest thing to do by the way!) We were guided through the process with ease and were delighted with all information we received immediately. It...

Tom J.

Sonora, CA

10/10/2011

5

**Upholds her stellar reputation for honesty and clarity.**

I have known of Maggie O'Connell for at least 10 years and she has a stellar reputation for honesty and clarity whenever she talks to a group. Clarity is the key word. She never misrepresents at all what a reverse mortgage is.

Connie M.

San Jose, CA

10/03/2011

5

**Excellent...5 star**

Thank you so much for helping my aunt get her reverse mortgage. The patience and knowledge of Maggie O Connell will always be so much appreciated and I highly

recommend her. She went that extra mile for my aunt and kept us informed step by step

Rose

San Rafael, CA

09/27/2011

5

**Of all the reverse mortgage sales people i interviewed, Maggie O'Connell was head and shoulders above the rest.**

She was professional, and very patient in her explanations. RMs are quite complicated and need to be clearly understood before signing up. There was no pressure and it was apparent that Maggie sincerely wanted to help.

Maralyn K.

San Ramon, CA

09/07/2011

5

**An angel on earth.**

Maggie at The Federal Savings Bank - Reverse Mortgages has really been an angel on earth to us. I'm 77, and my husband is 75, and I'm so thankful and feel so fortunate that she came into our life because of her knowledge and her major assistance in finance.

Joseph

Harbor City, CA

08/09/2011

5

**Excellent company, very professional and great service.**

I can't say enough about how pleased I am with the service that the American Pacific Mortgage company provided me in arranging my Reverse Mortgage. I had several offers (locally) to do my Reverse Mortgage in the beginning and was questioned about my "sanity" for...

Leah

Montara, CA

08/09/2011

5

**I tell all my senoir friends about you!**

Maggie and her team are the best ever and really have the clients best interest behind all their actions. They are the ones to use if you want information about a reverse mortgage and to finally secure one.

Mike

Elko, NV

08/06/2011

5

**I was very satisfied with their service.**

APM has an excellent and very proficient staff. They are very prompt to answer and explain any questions through the reverse mortgage process. Everything is completed in a timely matter and I found it an easy process to complete.

Dan

San Jose, CA

08/03/2011

5

**Outstanding service in every respect!**

Great communication, carefully explained all details of the loan and the loan process. Worked with us on a very difficult loan situation through two different mortgage companies. Answered all of our questions, kept us in the loop constantly.

Dianne J.

Oakland, CA

07/29/2011

5

**Excellent!!**

I heard about The Federal Savings Bank - Reverse Mortgages through a friend. I also saw them in the phone book, which said that The Federal Savings Bank was very good and that Maggie was one of the best in the Bay Area. So I decided to give them a call. I used them... [Read More](#)

Nancy G.

Livermore, CA

07/28/2011

5

**Very quick, very professional, and made it very easy.**

My experience with The Federal Savings Bank - Reverse Mortgages went a lot better than I thought it was going to be. I thought it was going to be a long, drawn out process, but it went very quick. I don't know if it was just the economy and not too many people... [Read More](#)