

## Our Mission

- Assist Home Buyers and Homeowners obtain affordable financing.
- Save Home Buyers Money on there mortgage
- Assist Realtors in the marketing of the homes they have available.
- In our commitment to be recognized as the best mortgage broker in Ohio.
- Providing products and services which meet our customer's needs.
- That our Associates must be knowledgeable professionals delivering superior service.
- In a family culture which values, recognizes and rewards a diverse customer service work force.
- That both teamwork and individual achievements are essential parts of our culture.
- That trust, ethics and honesty are an absolute must.
- In fair profits for quality products and services.
- In responsible and ethical participation in all communities and trade groups with whom we do business.
- That the best form of advertising with our customer is, "word of mouth referrals".
- In the small company mentality: We will never be so big that we lose sight of our reason for being.....The American Dream, Home ownership.

## Looking for the Best Mortgage



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**Strength / Stability / Service**



**Personal/Business Referrals available upon request**



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## **EIGHT REASONS WHY IT PAYS TO DO BUSINESS WITH A MORTGAGE BANKER/BROKER**

- It costs no more to do business with a mortgage banker/broker.
- A mortgage banker/broker offers you a choice of the best available mortgage programs.
- Because of the diversity, the opportunities for loan applicants who qualify are greatly improved.
- Your mortgage banker/broker gives you access to many major lenders.
- Your mortgage banker/broker always has financing available.
- Fast, hassle-free closing: if your loan doesn't close, the banker/broker doesn't get paid.
- Tim Bradford has the experience & expertise to save you time and money in the residential and construction lending. Contact American Midwest Mortgage today!

The process of obtaining or refinancing a mortgage loan can be intimidating, confusing, and stressful. There are infinite number of options available and paperwork to complete. American Midwest Mortgage is committed to helping you make the best mortgage choice for your present and future needs. Our goal is to get you out of debt as soon as possible. Making the right mortgage decision can help you pay off your debt.

### **Working Side-by-Side**

We know that for us, one of the most important considerations with any loan is simply to **stay in constant touch** with the borrower. We also know the importance of getting the job done in a timely manner.

Real Estate tends to represent the single largest investment most of us ever make, it is vital to secure the best financing available. Every borrower has different needs, every property is unique, and every lender has its own rules and programs.

The difficulty for most people in shopping for their own loan is that they do not know all the right questions to ask. Adding to that difficulty is the fact that most lenders have only one or two programs to offer, so their job is sell you what they have, rather than find the program that fulfills your needs.

We, on the other hand, can tailor the package to fit your needs, based upon many factors, such as your current, your expectation of future earnings, how long you plan to own the property.

We will explain all your options and assist you in making a fully informed choice. We are there with a guiding hand and there is always a loan with terms that you can afford. We are here to help.

***We're looking out for your best interest!-***

## **We're Fast**

First of all, we don't waste any time closing a loan. From the first time you meet with us, we will give you a lending decision and a written cost breakdown with our "Low Cost Guarantee."

From our advanced computer network to our unique system for processing loans faster than anyone in the business. Every aspect our operation has been designed to get your loan closed on time without a hitch, and to keep you fully informed every step of the way. No one does as much as we do to give you truly exceptional service.

## **We're Flexible**

Because loan programs are so complicated and varied, many lenders focus on just a few programs. If you don't fit in one of their boxes, you don't get a loan; or, you may be forced into a loan program that costs you more.

We stay current on the features and underwriting requirements of more than a dozen major government and conventional loan programs.

## **We're Committed To You**

If you think about it, we earn nothing unless we can close the loan that fits your needs. So we're very committed to closing your loan.

But beyond that, we recognize that our long-term future really depends on the loyalty and good will of our clients. After all, our average client will purchase 7 homes and refer dozens of friends during their lifetime. We, on the other hand, can tailor the package to fit your needs, based upon many factors, such as your current income, your expectation of future earnings, how long you plan to own the property.

We will explain all your options and assist you in making a fully informed choice. We are there with a guiding hand and there is always a loan with terms that you can afford. We are here to help.

Our aim is to serve all of your mortgage financing needs for many years to come. That's why our policy is to consistently strive to exceed our clients' expectations.

In working together we create something greater than any one individual can do alone. Although we each specialize in our own areas, we stand for these three beliefs: Dignity of the individual, excellence, and service.

***We're looking out for your best interest!-***