



We have some very exciting news. HomeGate Mortgage and Envoy Mortgage are merging. Envoy Mortgage is a new company that is merging many smaller companies together and becoming a mortgage banker. We are pleased to be teaming with Envoy and excited at what we will be able to offer our hometown.

It is vital to Butler County and the Southwestern Ohio area that we are able to provide home financing for seasoned veterans and first-time homebuyers. We are always looking for ways to improve so that we can be of better service to you and your customers. Some of our advantages will be:

- Envoy Mortgage is a mortgage bank – more than just a broker. We are able to ensure an accurate and faster closing process because each step occurs in-house – processing, underwriting, closing, funding, and shipping. And, because we control the entire process, there are no surprises at closing.
- Envoy Mortgage is licensed in 18 states and has direct endorsement authority from Fannie Mae and FHA, offering a wide range of lending programs to meet every borrower's needs.

And as always our clients are not just another transaction. We strive to satisfy each customer so completely that they will tell their friends and family members about how much they enjoyed working with us. In fact, a high percentage of our business comes from customer referrals.

While we use the power of technology and the Internet to benefit clients like you, we are not a faceless web-based company. Each transaction has a dedicated mortgage banker assigned that will be in touch with you throughout the loan process. So you are assured of getting a premier level of service from an industry expert.

So stop in today, call us at (888) 837-0018 ext. 237, or e-mail at aferkinhoff@envoymtg.com to see what we can do for you. We look forward to helping you with your business with Envoy Mortgage.