

Truth Above All, in Home Lending

Ohio, Florida, West Virginia

Dan Torre knows the mortgage business. He should, he's been working in it for over twenty years, more importantly though, Dan also knows people. "The mortgage industry has been receiving a pretty good beating in the news lately," notes Mr. Torre, president of Midwest American Mortgage. I would have to say that some of it is justified. There are cases where people were given loans that were not in their best interest over the long haul. That, is something a reputable broker does not do."

Why use a mortgage broker?

Brokers provide clients with more choices and flexibility for home loans. Dealing with banks and lenders all across the country assures people of receiving the best choice of rates and loan programs available, tailored to each person's individual needs.

"At Midwest American", explains Torre, "we work very hard to get you approved for the best possible program for which you're qualified. Unlike banks or large institutions, we have not only the knowledge and experience, but also the willingness to work with people before hand, to correct any situations or problems that would keep them from receiving the best possible loan or being turned down altogether."

- Conventional loans up to 100% LTV.
- USDA and VA loans up to 102% LTV.
- FHA loans up to 97% LTV.
- 203k Purchase/Rehab loans give you up to \$35,000 over the price of your home for improvements
- Non-Conforming loans have a variety of LTV's.
- Automated Underwriting for instant approvals.
- Traditional, Manual Underwriting for loans that need a little special attention.
- Investor loans.
- Commercial Loans range from \$50,000 and up.

Flexibility is the key

There is no one size fits all mortgage loan. Midwest American's staff are experts at helping clients find the right program to best suit their financial situation and future goals. There are multiple options available that give clients a choice of interest rates. Both

closing costs and upfront fees can be flexible and affect the amount of interest you pay over the life of your loan. Considering your home is most likely the largest investment of your life, the savings can be very substantial.

"While we like to make sure every person that walks through our door receives a loan, sometimes due to their financial circumstances it's just not possible at that time," adds Torre. That doesn't mean it ends there. That's where the work begins. We have spent months with clients who couldn't initially qualify for a decent loan, or were even turned down by a lender. We work with that client to fix the problems that keep them from getting a loan. It may involve cleaning up credit issues, paying down or eliminating debt or even helping them with suggestions about a savings plan for a reasonable down payment."

"What is the most important thing you should know about Midwest American Mortgage? Referrals are the life-blood of this business. So many of Midwest's clients are comprised of family, friends, and friends of former clients. Our goal is to make a client a client for life," states Torre. That just doesn't happen if you aren't at least meeting, or hopefully exceeding peoples' expectations of you."



Midwest American Mortgage (L to R) Daniel Torre, Linda Griffith-Torre, Melissa Smith, Alicia Wahdan, Lisa Phipps, Robert Lubart, Bev Brumbaugh and Chris Cundiff.

Call us to see how we can help you.
937-890-9000 - Toll Free 866-392-0400
or visit us on the web at
www.midwestamerican.net

Midwest American Mortgage

405 South Dixie Dr. - Vandalia, Ohio 45377



Office 937-890-9000 · Toll Free 866-392-0400