OFFICE LOCATIONS

ARIZONA

800-454-4885

1295 W. Washington St., Ste. 201 Tempe, AZ 85281 License MB-0905649

FLORIDA

877-261-3700

3030 Rocky Point Drive W, Ste. 530 Tampa, FL 33607 Residential Mortgage Licensee #ML0700125

Illinois

800-899-7480

475 N. Martingale Road, Ste. 820 Schaumburg, IL 60173 Residential Mortgage Licensee #MB0005096

Nevada

877-214-2200 or 702-495-4000

7251 Amigo Street, Ste. 100 Las Vegas, NV 89119 Residential Mortgage Licensee #MB1931

Оню

866-986-2274

2 Prestige Place, Ste. 450 Miamisburg, OH 45342 License MB.801634.000

KEMPER MORIGAGE INC

www.kempercares.com

Kemper Mortgage is an approved lender of the U.S. Department of Housing and Urban Development (HUD) and Federal Housing Administration (FHA) mortgage programs.

Member, Better Business Bureau and National Association of Mortgage Brokers.

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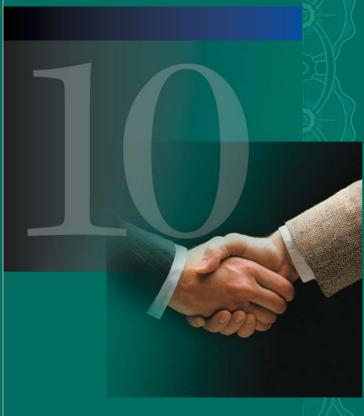






TEN REASONS WHY

KEMPER MORTGAGE
SHOULD BE
YOUR LOAN PARTNER



KEMPER



INTEGRITY

Integrity defines who you are. There's no gray area. You have it or you don't. And, nothing is more important to us. If an individual lacks Integrity, they cannot be on our team and serve our customers.

Why Important to You? You should never have to wonder whose interests come first.

CUSTOMER ORIENTATION

Simply put, you are the reason we exist. Your needs must come first if we are to be successful.

Why Important to You? Trust is most important attribute in every relationship.

CUSTOMER SATISFACTION

Your Satisfaction is our primary goal. We want you to be so pleased with our services you will want our assistance again in the future. And, if you are unhappy, we want to know that, too. How else can we ever improve?

Why Important to You? We both expect you to be satisfied with your mortgage loan experience. When is the last time your Lender said that?

OUR PEOPLE

Helping people arrange mortgages isn't rocket science. But, taking a sincere interest in your individual situation requires a caring, proactive attitude. Few people have the skills to identify the best financial solutions for you, but that's the type of person we want on our team working for you.

Why Important to You? You will work with competent, dependable Loan Advisors.

WE ARE A LENDER

Many lenders use what might best be described as a "pass-fail" loan process... a series of rigid borrowing requirements you either meet or you don't get the loan you want or, you pay more for it.

Why Important to You? We are not limited by such fixed "house rules" so, you get loan alternatives that fit your individual situation and budget.

RESOURCES

Few mortgage companies are as wellequipped to respond to your needs. Our people have all the latest tools and support needed to serve you more effectively.

Why Important to You? Our investment in people, training and technology means you receive the sophisticated, dependable service other lenders cannot provide.

PRODUCTS

Your situation is different from other people so, the funding solution will be different, too. We have many loan alternatives available including, conventional, non-conforming, FHA and VA programs and, practical solutions for less than perfect credit situations, too.

Why Important to You? You'll avoid those "up in the air" headaches and save time because our Loan Advisors will understand your needs and bring you qualified alternatives... one of which you'll be satisfied meets your needs.

TECHNOLOGY

We are a person-to-person business and for us to be able to serve you quickly, accurately and dependably requires state of the art technology.

Why Important to You? When you talk to us we respond quickly and professionally with the answers and alternatives, so you can make informed decisions. Your privacy will be respected and your personal information properly safeguarded.

LASTING RELATIONSHIPS

We are unique because we maintain ongoing relationships with our customers. Like your family doctor, we can draw on the historical information you provided us to help you as your family's home financing situation changes in the future.

Why Important to You? We can be an ongoing trusted Advisor, always available to assist you with any of your home-related borrowing needs as your family's situation changes.

EFFECTIVE COMMUNICATIONS

There should be nothing mysterious or confusing about mortgage loans. We speak honestly and plainly, without confusing jargon. Our goal is to help people become better borrowers and satisfied consumers.

Why Important to You? You are entitled to be understood regarding your needs and, be able to understand the information we provide you. We do both.