



FIVE REASONS TO DO BUSINESS WITH SCOT VENEKLASE AND EXCHANGE FINANCIAL!

1. SERVICE!

Service is my #1 priority. I expect all my customers to be satisfied with my service. Exchange Financial also offers:

- In-house Processing**
- In-house Underwriting**
- In-house Closings**

2. COMMUNICATION!

I will give you accurate information up front with no surprises. I am available from 7AM – 11PM, 7days a week.

3. LENDER!

Exchange Financial is the lender, we are not a broker. We have partnered with Capital Bancorp, a prominent bank with over 5 billion in assets. Exchange Financial has been serving West Michigan for 25 years as a top mortgage lender.

4. EXPERIENCE!

I have the knowledge and experience, gained from over 10 years in the mortgage banking and real estate business to efficiently complete your transaction.

5. COMPETITIVE PRODUCTS AND PRICES!

Whether your concern is the amount of the loan you can obtain or the funds needed to close, I seek to deliver mortgage solutions that meet your needs. Exchange Financial has a program for you.

- First time home buyer programs**
- FHA, VA, Conventional, ARM'S**
- No Money Down Programs**
- MCC Tax credit**

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