



*Listening to our customers
has made us successful.*

As a leader in the mortgage industry, we aim to deliver excellence in every area. Based on client feedback, we constantly strive to improve our systems and technology to increase our efficiency and success ratio. Because market conditions are constantly in flux, we keep our fingers on the pulse of mortgage backed securities to ensure that you get the best interest rate possible.

Your Credit Score

Credit challenges in the past? We can help get you back on track. Did you know that in some cases, improving your credit score by less than 10 points can save you thousands of dollars in interest over the life of your loan? Let us show you how! Call or schedule an appointment today.



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1st Mortgage Group allows me to work as a mortgage banker and mortgage broker. This means that as a mortgage broker, I can offer the broadest product selection available in our industry. We represent many direct lenders, offering you the ability to choose among the best programs and most competitive rates. As a mortgage banker, we make your loan with our own money, provide the highest level of service and have control over the lending process. We'll offer you the choice and competitive rates of a broker and the service of a mortgage banker.



Residential Lending Services



In the Beginning...

1st City Mortgage Group knows what it takes to be a successful lender. Since the start of our operation, our dedication to exceed your expectations and guarantee your satisfaction has made us what we are today. From start to finish in the loan process, we provide no less than exceptional service to our most prized possessions – our customers.

Competition is Fierce

We understand the loan business to be a fiercely competitive market. But we also believe that there is more to home financing than simply securing the lowest interest rate. That's why we ask a lot of questions and take the time to listen to your answers concerning your overall financial picture. We want to offer you the best option to achieve your financial goals, whether it's buying your first home, consolidating debt, or preparing for retirement.

Your Trusted Advisor

Funding your loan is just the beginning of our relationship with you. We want you as a lifetime customer, not just a one-time deal. We will continue to monitor interest rates and let you know when opportunities arise to improve your current situation. We will also stay in touch and continue to educate you so that we can be your ultimate resource for mortgage financing information – your *Trusted Advisor* – today, tomorrow, and beyond!

*We believe that everyone
deserves to own a home.
We can help you get there.*

A Loan Made Just for You

Because mortgage loans are uniquely individual, we offer a wide range of residential loan programs tailored to your specific needs, including:

- Adjustable Rate Mortgages
- Fixed Rate Mortgages
- First Time Home Buyer
- Debt Consolidation
- Non-owner Loans
- 100% New Home Financing
- Construction & Home Improvement
- Bad or No Credit

Home Sweet Home

We believe everyone deserves to own their home. We can help you get there. Choosing the right lender is a key element to managing your mortgage. As a mortgage professional, our goal is not only to provide you with a loan, but also help you select the one most beneficial to you and your long-term goals. After that, we will help you manage that debt over time. Few lenders provide this type of ongoing, personalized service.

*We will help you save
hundreds of dollars a
month and increase
your tax deductions so
you can be debt-free.*

Kiss Your Debt Goodbye

One of the greatest services we are privileged to offer our clients is debt consolidation. Why spend a significant portion of your monthly income on high interest loans that are not tax deductible? We will help you save hundreds of dollars a month and increase your tax deductions so that you can be debt-free and live the lifestyle you desire.