



## Emery Financial *incorporated*

### Bob Rowe



Bob Rowe joined Emery Financial in 1997. He brought with him years of experience in customer relations with technology consulting the Ritz Carlton and with BDO Siedman, LLP. Bob graduated in 1990 with a Bachelor of Science in Finance from the University of Florida and in 1996 with a Masters of Science in Economic Policy from the University of Southern California. In his free time, Bob enjoys training for and participating in triathlons. His entire professional background has been dependent upon a high level of customer service. His free time is spent doing something that takes dedication, perseverance, commitment and drive. Due to both his professional and personal pursuits, Bob understands the value and importance of you, the customer, and of exceeding each individual customer's needs and expectations. He is committed to earning customers for life.

With our industry leading client tracking software, Bob can track lower interest rate opportunities and fixed rate rollover periods to ensure his clients are regularly informed of ways to take advantage of improved market conditions. This allows each client to maximize the efficiency of their mortgage based on their individual goals, priorities and risk tolerance.

Since its inception in 1993, Emery Financial has grown to be one of the nation's largest mortgage brokers, closing over 38,000 loans, totaling more than \$10 billion. Personally, Bob has closed thousands of loans totaling over \$400 million. The powerful team that Emery assembled has included eight of the top-producing 200 (and four of the top-producing 50) loan officers in the country.

These talents, along with Emery's size and reputation, have allowed the firm to leverage its lender relationships to secure lower rates, and pursue loans outside standard guidelines for its clients. Bob not only offers his clients competitive rates and outstanding service, he backs that with the strongest guarantee in the business.

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**Any client who is not completely satisfied with the service and all the terms of the loan can cancel the application at any time before funding — and pay absolutely nothing.**

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Rather than relying on the high application fees many loan officers use to commit borrowers to their services, Bob prefers to depend on his experience and expertise to win a customer's business. With Bob's high client retention rates and new home purchase closing rate of nearly 100%, his client's can be assured of both high quality service and timely loan closings.

Bob's commitment to customer service, many lenders and mortgage financial and technological expertise, it is no wonder why financial planners, real estate agents and clients have entrusted Bob with their business and referrals.

With the difficult times in the mortgage industry companies have closed their doors. Fortunately, *your broker*, Emery Financial, will be around to make sure that your loans close. If you have friends or family that are looking to purchase or refinance, make sure that they are as secure as you and refer them to us.