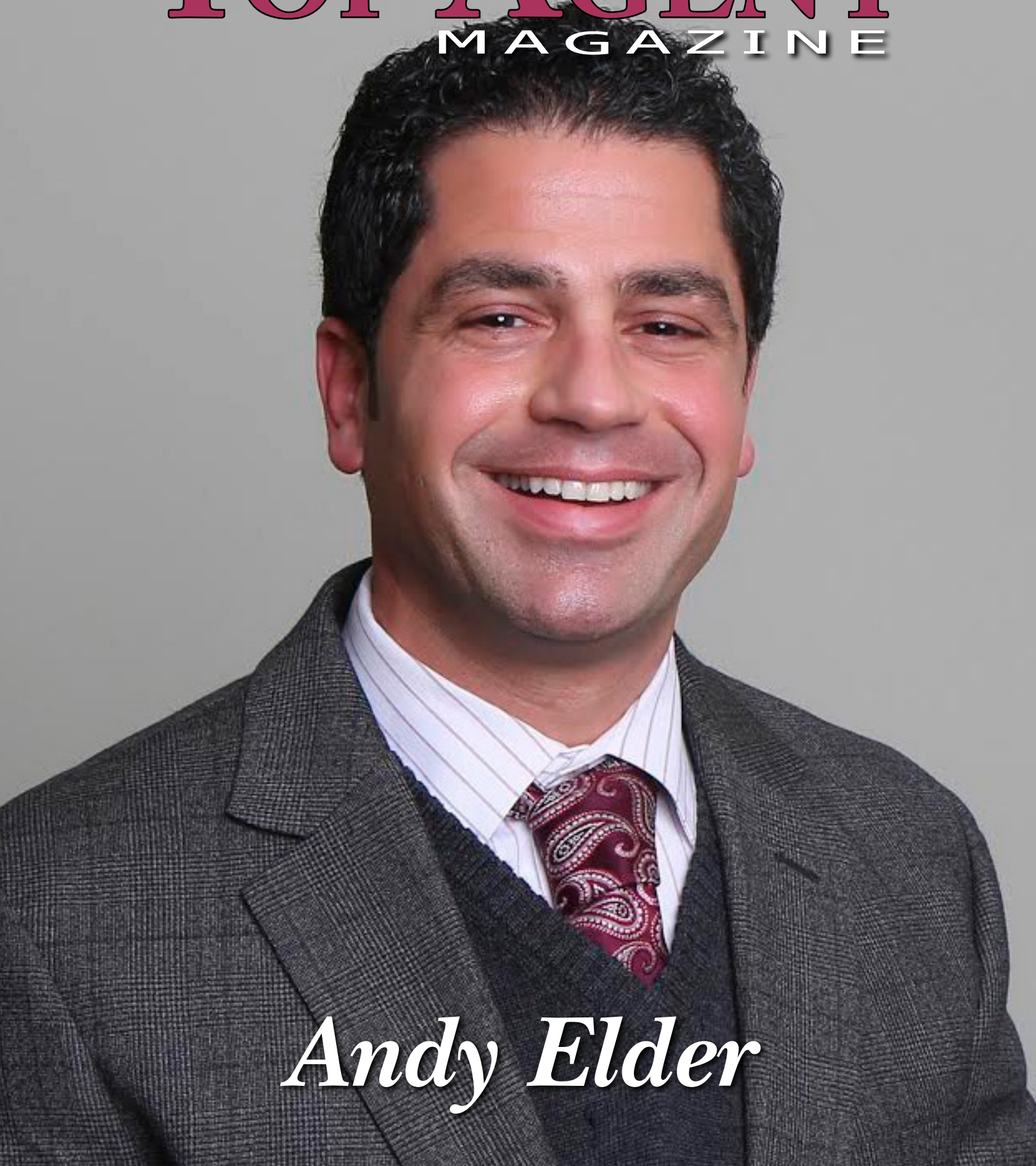


# TOP AGENT

MAGAZINE



*Andy Elder*



*Andy Elder is principal of Hyper local Boutique Elder Finance Group/First Securities Mortgage Services in Dearborn and Bingham Farms.*

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Though the mortgage industry is primarily a numbers game, top mortgage banker Andy Elder brings to table a warm, sincere and personal touch. Andy Elder is principal of Hyper local Boutique Elder Finance Group/First Securities Mortgage Services in Dearborn and Bingham Farms. He is a licensed mortgage professional with nearly two decades of mortgage banking experience. He specializes in a variety of loan options including

conventional, Federal Housing Administration (FHA), Veterans Affairs (VA), Jumbo, and United States Department of Agriculture (USDA). He also has extensive expertise in a full suite of construction products, purchase money second mortgages, and portfolio financing.

Andy, who has been in the mortgage business since 1995, currently works with an





equally-dedicated team of talented, seasoned and dedicated loan professionals. Collectively, the group possess over sixty years of combined experience. A significant portion of Andy's business comes from referrals and repeat customers, though a large and ever-growing portion also comes from those who find him online at *andyelder.net*. Andy's primary sources of referrals are his long time Realtor partners, insurance agents, financial advisors and Certified Public Accountants. "They are all excellent lead generators for us," says Andy. "Many of my professional relationships span my entire career."

Andy and First Securities offer a wide variety of loan products designed to fit any consum-

er's needs, among them conventional, FHA, VA and USDA loans, as well as a full suite of construction products and portfolio financing + purchase money seconds mortgage loans. "We also have several unique products," says Andy, "including a two-months bank statement loan for self-employed folks, where basically no tax returns are needed. We'll calculate income from the bank statements and tell our clients what they qualify for." This as well as other niche portfolio loan products have positioned First Securities as the hyper-local preferred lender in Southeast Michigan.

There are many factors that come into play when assessing Andy's continuing success



*"I was mortgage rate shopping, I contacted all the big box major banks and Andy Elder BEAT all of them. Not only did he beat them on my interest rate, he also was able to provide me a lender credit in the amount of \$3,000.00 to help me with my closing costs. Andy Elder will be my family's lender for LIFE." —Testimonial*

story. Among them is his reciprocal approach to referrals. "It's not just about me," he says, "it's about us." Another would be his almost old-fashioned, highly personable way of doing business. "I think I've been successful because of the personal attention I give each customer," he says. "I deal with them

directly; I don't pass them on to anyone else. I handle their transaction from A to Z, and I'm available to them at anytime, even on Sundays if they need me."

The glowing reviews Andy has received for his services are perhaps the best evidence





of a job well done. Among the raves he has garnered is this one from a Realtor partner: *“Working in the luxury real estate market demands professionalism, extensive knowledge of the market and exceptional service. I partner myself with industry professionals that I know will deliver this service to my cli-*

*ents. Andy Elder is my top choice Lender who I trust and I know will deliver. Andy Elder always provides my clients with top service, confidentiality and places them in the best mortgage product to suit their needs.”* Another, from one of his buyers, reads: *“I was mortgage rate shopping, I contacted all*



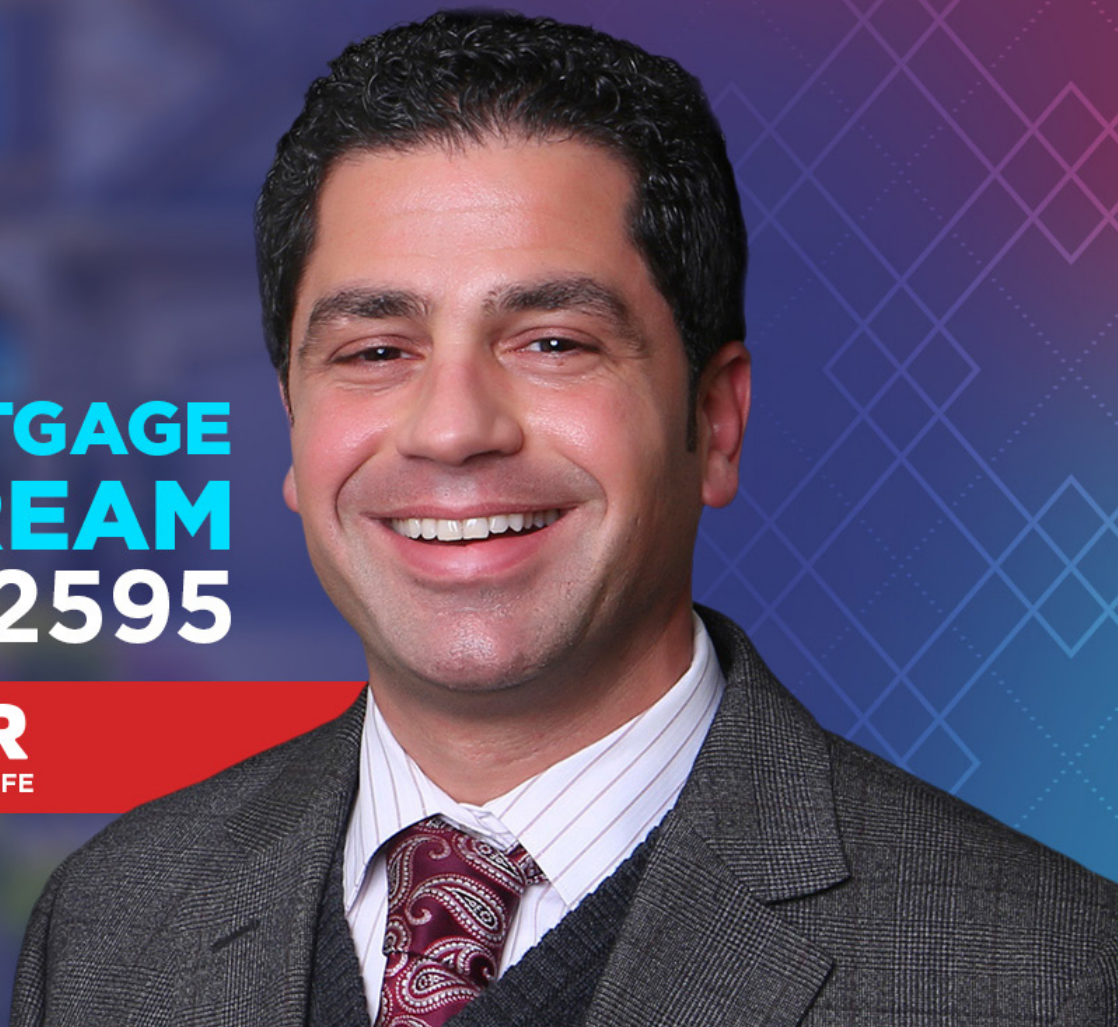
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When he's not working, Andy is an avid runner who enjoys keeping himself healthy, though he sheepishly admits to enjoying the occasional cigar.

Looking to the future, Andy's plan is to continue growing his business, while sacrificing none of the exceptional, highly-personal service that has become his stock in trade. "I love working with people," he says. "It's a personal challenge to me to make sure that whatever situation a client is in, that I make it fit in the right box and get them approved for a mortgage loan." In the end, it's not about me, it is about the consumer & their needs, it's their transaction and my job is to ensure 110% satisfaction!

**YOUR MORTGAGE  
YOUR DREAM**  
**248.252.2595**

**ANDY ELDER**  
YOUR MORTGAGE LENDER FOR LIFE



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