



## **Joanna McCord**

### **Senior Loan Officer**

**Certified Mortgage Planning Specialist (CMPS)**

NMLS# 657384

Office/Cell: 937-317-0809

eFax: 937-557-0256

[jmccord@usavingsbank.com](mailto:jmccord@usavingsbank.com)

Purchasing a home is one of the largest investments you will make in your lifetime so don't trust it to just anyone. I've consistently been one of the leading mortgage loan officers in the Miami Valley, with my finger on the pulse of our ever changing industry. I have built my business on doing the right thing for my clients and giving them the individualized attention they deserve. Combine that commitment with Union Savings Bank's top-notch reputation and you get unmatched customer value.

Whether you are thinking about buying your first home or your dream home, I have the option to perfectly fit your needs. From blanket financing until your current home sells to financing construction of your dream home, I'm working for you.

Union Savings Bank's on-site underwriting and processing allows us simplify a complicated process.

**I invite you to draw on my over 30 years of experience to make your journey the best it can be. Other lenders may give you the best they have to offer but we give you the best available anywhere!**

*Joanna McCord*

"As a first-time home buyer, my husband and I were very nervous and uneducated about the process. I interviewed four loan officers, but after speaking to Joanna over the phone I knew she was the right fit for my stressed personality. She has an outstanding ability to explain complicated products and procedures to people like us with little knowledge of the system."

*- Amy Nielsen  
First Time Home Buyer*

"We want to tell you just how grateful we are for all your work, your patience too! We are all quite sure that without your sweet personality and your extra efforts, this new home would not be ours. Thank you!"

*- Connie Rowe, Bob West & Heather West  
Home Buyers*

"Joanna has been the number one mortgage loan officer recommended to our real estate home buyers since 1992. She is extremely knowledgeable about the mortgage business, easy to work with, and goes the extra step to help our clients obtain the best terms and rates."

*- Janis Powers  
Owner, Buyer's Corner Realty*

### **Professional Affiliations ...**

Dayton Area Board of Realtors  
Dayton Mortgage Bankers  
(Board Member 4 Years)

### **Industry Honors ...**

Dayton Mortgage Bankers:  
Sales Leader Award Winner since 1998  
2008 Member of the Year

"Joanna is unquestionably one of the best loan officers I have worked with in my 25 years in real estate. She keeps her clients informed and educated throughout the loan process, providing the most current product information to best suit each buyer's needs. A continuing student of her profession, Joanna exemplifies the highest standard of professionalism and I am always proud to refer my clients to her."

*- Evelyn Davidson  
Coldwell Banker Heritage Realtors*



**Office Location: 5651 Far Hills Ave. Dayton, Ohio 45429**

