

ASSOCIATE Profile



American Mortgage Service Co.'s Crawford Team goes the extra mile for their customers. Pictured left, the team includes (seated) Kreg King and Deena Crawford; (standing l-r) Jessica McEnaney, Amanda King, Eric Palac, Lauren Durner and Sumyr Phillips.



Your local lender
Since 1975

Home Buying Experience that Transforms Lives

While some mortgage bankers only see loans as numbers, Deena Crawford, Vice President of the Columbus Branch of American Mortgage Service Co., sees the person

behind each loan — and looks at each as an opportunity to change someone's life for the better.

Every day Crawford and her seven-member Crawford Team at American Mortgage Service Co. go the extra mile to secure loans that help people achieve the dream of home ownership.

"I'm so passionate about helping people realize their dreams of home ownership. I view the loan process as creating a relationship for a lifetime," says Crawford. "I feel like I'm paying it forward and in return I see the elation from our clients that never thought they would own a home. I'm proud to be helping somebody change their life."

American Mortgage Service Co. provides

a complete range of loans, including fixed rate, adjustable rate, FHA, VA, Ohio Housing Finance Agency and Rural Development products.

The company, which is headquartered in Cincinnati, has loaned over \$8 billion since it was founded by Emil and Elvera Bergdolt in 1975. American Mortgage Service Co. is privately held and conducts business from more than 30 locations throughout: Ohio, Kentucky, Indiana, Tennessee, Arkansas, Michigan, Mississippi, Alabama, Florida and West Virginia. The company employs over 210 people.

In Columbus, American Mortgage Service Co. is a preferred lender for several area builders. The Crawford Team works closely with builders and Realtors to obtain loans for their prospective buyers. "We're a mortgage banker so we control the whole process from origination through closing," explains Crawford.

Crawford has been the top producer six years in a row at American Mortgage by originating over \$220 million in loan volume for more than 1,100 borrowers. She combines

her many years of experience with her passion for continually staying current with the latest industry updates to maintain this high level of success.

Crawford's real expertise lies in finding out each borrower's complete financial situation and then presenting the best choices to the customer. "You have to be competitive with your rates and products," explains Crawford. "However, we are acutely focused on providing the right loan for each customer and their individual situation."

Credit counseling for a lifetime of financial health

Crawford not only helps prospective homebuyers obtain a loan for their new home — she also works to transform their credit. American Mortgage Service Co. offers free credit counseling that's designed to improve both a buyer's credit score and their knowledge of how to use debt properly.

"I think it's the same whether a person has a high or low credit score," says Crawford. "Everybody can learn something about

credit, and giving that information is going to guide our borrowers long after acquiring a loan from us.”

Although credit counseling is not a requirement for American Mortgage Service Co.’s borrowers, people in Columbus who have taken Crawford’s program have benefited by learning how to make changes that will help them achieve a lifetime of robust financial health.

Crawford provides homebuyers with their own specific step-by-step plan of action to improve their credit content and scores. She has been so adept at helping borrowers improve their scores and become stronger financially, that American Mortgage Service Co. leadership is forming a new company-wide credit counseling division, which Crawford will head.

Diving in to help customers

In the American Mortgage Service Co.’s Worthington offices, it’s not unusual to see flowers and thank you notes from grateful borrowers.

Crawford states: “One borrower sat here with tears in her eyes and said to me, ‘I know these aren’t the highest scores but for me and where I came from, I’m so proud. My kids understand the importance of my FICO score, and they still ask me about my scores daily. I never thought I would know how to improve my financial situation but you provided me that guidance and support.’”

The Crawford Team works together as a cohesive unit to provide builders and borrowers with quick responses and expert help every step of the way.

Along with Crawford, the Crawford Team includes Kreg King, licensed mortgage consultant; Sumyr Phillips, loan officer assistant; Eric Palac, loan officer assistant; Jessica McEnaney, loan officer assistant; Amanda King, processor; and Lauren Durner, processor.

“We all talk to each other, we all communicate with each other, we all care, we all get excited when a loan approval is received. Everyone works as a team to make that happen,” says Crawford. “The team members are sincerely happy when credit scores fall in line and the customer calls in to say, ‘I’m calling to thank you for all your hard work’. This type of recognition is an amazing feeling.”

Innovative loan making

The word that best describes Crawford’s approach to loan origination is innovative, she always finds a way to help borrowers, including those who have challenging credit or special circumstances.

“I will always try to figure out a way to help our borrowers obtain a loan whether that is today or down the road,” says Crawford.

Crawford draws on her resourcefulness and vast experience to help borrowers achieve their loan approval. She will spend whatever time is necessary to understand the customer and their situation. The goal is to close their loan on the home they want with the program and terms that best fits the borrower’s needs.

Crawford brings the same clarity and vision to her work with builders. “The builders trust us and know we will close on time,” she says. “They truly support us.” This has helped her grow and maintain a strong relationship with Westport Homes. Working as a cohesive team with Westport allows the borrowers to feel as though the loan and the new build process are one and the same. Crawford is also a preferred lender with Rockford Homes and many other Columbus area builders. “I love working with high quality builders who care about their customers and help them achieve their dreams!” says Crawford.

One of the most effective ways that the Crawford Team helps builders, real estate agents and prospective buyers is with their buyer pre-qualification process. As soon as someone begins house hunting, the Crawford Team reviews their credit, gathers all their documents and can have the pre-approval ready the same day. This makes the home buying experience much smoother for everyone involved.

Builder and buyer appreciation

As mortgage bankers who have worked hard to help a wide range of buyers obtain loans for new-build homes, the Crawford Team draws exceptionally positive comments from builders and borrowers alike. The remarks below, sent to Crawford in heartfelt thank you notes and e-mails, provide an insight into the caring and successful way that Crawford works:

- “I cannot thank you enough for being my mortgage angels. Your team truly embodies great customer service. I will be singing your praises at every opportunity.” Homeowner.
- “Please accept our deepest appreciation for all of the work you did to make our dream house possible. We know you went through a lot to get this loan approved. God bless you all.” Homeowner.
- “I love you guys!! Thank you all so much for your hard work, patience and dedication to getting every single customer to the finish line despite their challenges. You guys ROCK!!” Builder.
- “It has been really great to work with a company that cares about the people they work with. They make me feel like family.” Homeowner.

Passionate about loans

Crawford, who has been in the homebuilding industry for 18 years, was born

in Montreal, Quebec, Canada, and moved multiple times due to her father’s career as an aerospace executive. He started as an assistant in a mailroom prior to ascending the corporate ladder in numerous executive roles. Both her hardworking father and mother have been inspirations throughout Crawford’s career.

After graduating from the University of Akron with a Bachelor’s degree in education and an Associate’s in real estate, Crawford worked for two of Columbus’s largest homebuilders. She began her building industry career in new home sales but quickly gravitated toward helping buyers with credit and loans.

Six years ago she joined American Mortgage Service Co. after interviewing with Bill Case, who is now the company president. She immediately felt the organization’s values aligned with her core values and that the family-owned company would be a good fit. “It feels rewarding to work for a company that cares,” says Crawford.

Crawford draws on her own deep concern for each borrower as she packages their loans. “I truly listen and engage in each person’s story,” Crawford says. “I’m inspired daily by helping buyers achieve their dreams.” ●

At A Glance

BIA INVOLVEMENT

- Member since 2013
- Building Insider advertiser
- MAME Awards sponsor
- 2013 MAME award for \$45 Million in New Home Originator Sales Citations

OTHER DISTINCTIONS

- American Mortgage Service Company Awards: 2009, 2010, 2011, 2012, 2013 & 2014 Top Producer in Units, Top Producer Volume, Top Producer Branch
- Cooperative for Education
- Tender Mercies
- Freestore Foodbank
- Miami University (of Ohio)
- Cincinnati Public Radio
- All Ohio Red Basketball Program

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