

KEEP IT REALTOR

2020

Supporting
Local Realtors
Quad Cities IL/IA

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Quad City Area **REALTORS**®

#keepitrealtor

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REALTORS[®]

DO SO MUCH MORE THAN LIST AND SELL PROPERTY...

For the past 107 years, the Quad City Area REALTORS[®] members are honored to have played a vital role in the lives of countless area homeowners. These are families who have achieved the American dream of owning a HOME. Each one assisted by a professional, a counselor and a guide. The REALTOR[®] community has helped shape the Quad-Cities and surrounding areas, their economies, landscape and character.

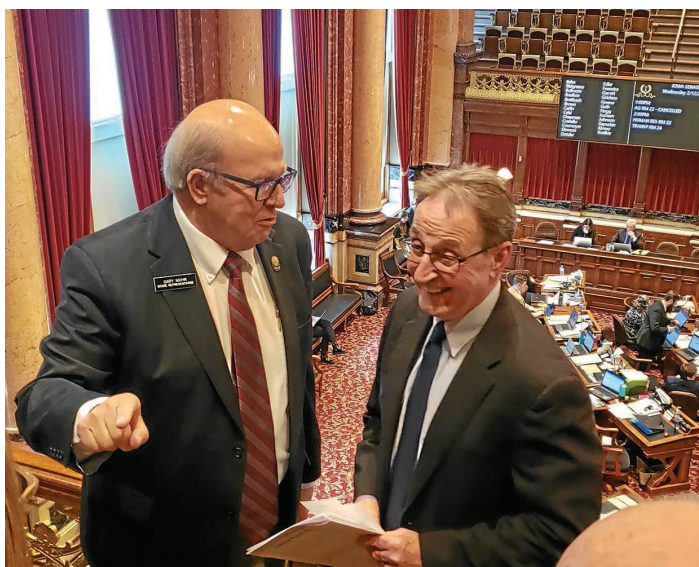
REALTORS[®] have been following a strict Code of Ethics for the past 100 years and will continue to do so for the next 100.

REALTORS[®] are community builders dedicated to improving the greater Quad-City area by giving back and supporting area and community chambers, service organizations, schools and churches.

REALTORS[®] are an energized movement of real estate professionals fighting to keep the dream of homeownership alive by coming together to speak with one voice about the stability, sound and dynamic real estate markets bring to our communities.

REALTORS[®] recognize our elected officials are making decisions that have a huge impact on you, our customers. We are leaders in building the bipartisan relationships necessary on both sides of the aisle in state and federal government to protect your home and your investment.

So, if you are ready to buy or sell a home in the Quad-Cities and surrounding areas, GET REALTOR[®]. REALTORS[®] are true professionals that you can trust to act with integrity and to practice the very highest professional standards. You can rely on a Quad-City Area REALTOR[®] to help make buying and selling your property a positive experience.



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THE REALTOR® FAIR HOUSING PROGRAM

The 1968 Fair Housing Act prohibited housing discrimination on the basis of race, color, national origin, religion, sex, familial status, or handicap. Every April, REALTORS® celebrate Fair Housing Month to reaffirm their continuing commitment to fair and equitable treatment and a professional level of service for all in their search for real property.

The National Association of REALTORS® has developed a Fair Housing Program to provide resources and guidance to REALTORS® in ensuring equal professional services for all people. The term REALTOR® identifies a licensed professional in real estate whom is a member of the National Association of REALTORS® that conducts their business and activities in accordance with a strict Code of Ethics.

The Code of Ethics: Article 10 of the National Association of REALTORS® Code of Eth-



PHOTOS SUBMITTED BY QUAD CITY AREA REALTORS

ics provides that, "REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, nation origin, sexual orientation or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person

or person on the basis of race, color, religion, sex, handicap, familial status, nation origin, sexual orientation or gender identity. REALTORS® in their real estate employment practices, shall not discriminate against a person or person on the basis of race, color, religion, sex, handicap, familial status,

national origin, sexual orientation or gender identity.

A REALTOR® pledges to conduct business in keeping with the spirit and letter of the Code of Ethics. Article 10 imposes obligations upon REALTORS® and is also a firm statement of support for equal opportunity in housing.

WHAT IS A REALTOR®?

We are more than you think. We are Property Rights Advocates!

Unfortunately, many would answer that question with, “someone who holds a real estate license.” That’s only part of the answer.

Only real estate professionals, real estate licensees or real estate appraisers, who are members of the NATIONAL ASSOCIATION OF REALTORS® can call themselves REALTORS®. All REALTORS® subscribe to NAR’s strict Code of Ethics, which is based on professionalism and protection of the public. That’s why all real estate licensees are NOT the same.

Dedicated to serving America’s property owners at both local, state and national levels, the National Association of

REALTORS® (NAR) represents over one million residential REALTORS® and commercial practitioners involved in all facets of the industry as brokers, sales agents, property managers, appraisers and counselors. As the largest professional trade association in the United States, NAR advocates policy initiatives that promote and protect a fundamentally sound and dynamic U.S. real estate market fostering vibrant communities.

Our local REALTOR® members also work in Des Moines, IA, Springfield, IL and with our local municipalities to promote common sense legislation regarding real estate issues and to safeguard private property rights.

So, whether you are buying or selling a home – it pays to work with a REALTOR®. Look for the REALTOR® logo when choosing your real estate professional!



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When your REALTOR® says that they participate in the MLS, what are they talking about?

MLS stands for Multiple Listing Service. As a participant in the MLS, listings are pooled together with other REALTOR® participants. On a daily basis, new additions and changes are made to the MLS and are then uploaded onto our REALTOR® websites and other websites that REALTORS® subscribe to. REALTORS® can set up automatic e-mails for buyer clients, which sends them an e-mail when a new listing is entered that matches their criteria. For a seller, the MLS is a great tool for marketing their home.

For a buyer, the MLS is a wonderful time saver. It allows a buyer to develop a level of trust in one REALTOR®, to share their financial data with one REALTOR® and to access through that agent all the homes that they want to see. That creates a much

POWER SEARCH

HOME

SEARCH

LISTINGS

CMA

CONTACTS

FINANCIALS

TAX

MEMBERSHIP

RESOURCES

PREFERENCES

ADMIN

Home

Residential

Criteria

Map Search

MLS Defined Spreadsheet 3 (235)

+ New Search

Checked

All

Email

Share

Save

Print

Export

Customize

Connections

Actions

TOTAL

DAYS ON MARKET

HIGH

LOW

AVG

MED

LIST PRICE:

SOLD PRICE:

HIGH

LOW

AVERAGE

MEDIAN

TOTAL PRICE

255

392

0

42

13

\$799,900

\$44,000

\$314,342

\$299,000

\$80,157,444

\$823,592

\$60,000

\$309,509

\$294,500

\$78,925,048

LISTING COUNT:

255

?

Picture C

MLS #

Price

Area/Tract

Address

Street Type

City

State

Zip

Status

Photo

75

23

QC4196748

\$185,000

QCARA

2914 CAMDEN

Drive

Bettendorf

IA

52722

Sold

76

19

QC4197018

\$185,500

QCARA

4288 AUGUSTA

Court

Bettendorf

IA

52722

Sold

77

1

QC4202447

\$189,500

QCARA

3531 GREENBRIER

Drive

Bettendorf

IA

52722

Sold

78

10

QC4199494

\$193,000

QCARA

2309 PINEHURST

Drive

Bettendorf

IA

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Sold

79

1

QC4200488

\$193,000

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1822 FAIRMEADOWS

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Bettendorf

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52722

Sold

80

19

QC4200861

\$195,000

QCARA

4 RAINBOW

Drive

Bettendorf

IA

52722

Sold

81

24

QC4198222

\$196,000

QCARA

4074 PRAIRIE LANE

Bettendorf

IA

52722

Sold

82

13

QC4200607

\$197,000

QCARA

3112 WINDSOR

Drive

Bettendorf

IA

52722

Sold

83

23

QC4201460

\$201,000

QCARA

1723 MONTEREY

Court

Bettendorf

IA

52722

Sold

84

23

QC4201813

\$202,500

QCARA

3870 TANGLEFOOT

Court

Bettendorf

IA

52722

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85

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QC4201493

\$207,000

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IA

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87

1

QC4201948

\$209,900

QCARA

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Court

Bettendorf

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88

24

QC4199558

\$210,000

QCARA

2430 CROW CREEK

Road

Bettendorf

IA

52722

Sold

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more comfortable working relationship than going from REALTOR® to REALTOR® and retelling one's wants, needs, resources or shopping on their own on various websites.

Over 200 offices are members of the Multiple Listing

Service through the Quad City Area REALTORS®. It's just one of the ways we work together to better serve the buyers and sellers in our marketplace. In 2019, the Quad City Area REALTORS® formed a regional MLS with 3 other REALTOR®

Associations to create a more robust technology system for our members and their clients. The regional MLS expands the market area of the property listings and the REALTOR members whom are exposed to the listings.



REALTOR[®] ADVOCACY

REALTOR[®] Advocacy – and you thought all REALTORS[®] do is assist clients in buying, selling and appraising property....

The National Association of REALTORS[®] (NAR) represents over one million residential REAL-

TORS[®] and commercial practitioners involved in all facets of the industry as brokers, sales agents, property managers, appraisers and counselors. As the largest professional trade association in the United States, NAR advocates policy initiatives that promote and protect a fundamentally sound

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Our local REALTOR[®] members also work in Des Moines, IA, Springfield, IL and with our local municipalities to promote common sense legislation regarding real estate issues and to safeguard private property rights.



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CLIENT LOYALTY

WHY IS IT IMPORTANT?

Let me explain how a REALTOR® gets paid. Most REALTORS® are independent contractors. That means that each individual is an independent business person that contracts with a broker whom sponsors their real estate license. The sponsoring broker pays the REALTOR® a portion of the commission received on the property, if the REALTOR® lists or sells the property that closes.

In other words, real estate is one of the few careers left in which you get paid nothing unless the seller and buyer have a successful closing, and the REALTOR® is a party to

the transaction on the listing or buying side. Generally, employees get paid for their time even if they don't achieve the desired end result. This is not true of REALTORS®.

Each independent contractor pays for their own car, gas, local, state and national dues, continuing education, advertising, MLS fees, local, state and federal taxes and any insurance or retirement plans.

When a REALTOR® ask for your loyalty, they are trying to build a relationship that will reach the desired goal, either a successful sale of your home as a seller or assisting a buyer in finding their home of choice. This is their profession!



PHOTOS SUBMITTED BY QUAD CITY AREA REALTORS



Safety FIRST!

Your REALTOR® protects your family, your home and your peace of mind!

Imagine you place a sign in your yard to sell your own home. Just after dusk, there is a knock on the door, and there is someone on the front porch whom wants to see your property. What do you do? Let them in? Are they a legitimate buyer, or do they have something else on their mind?

Think of your REALTOR® as the gatekeeper to your castle. How:

1. Your REALTOR® either shows your property or knows that your home is being shown by another REALTOR®.
2. A keysafe device monitors whom has accessed your home and registers whom obtains the key and what day and time.
3. Potential buyers are vetted by your REALTOR® or another REALTOR® as to their ability to purchase your home, and only qualified buyers will be shown the property.
4. Your REALTOR® can assist you in keeping your home secure with safety tips on what to put or lock away.



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Tony.McAvan@fcsamerica.com

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THE REALTORS® CODE OF ETHICS

Since 1913, over 100 years ago, REALTORS® have promoted and protected the dream of property ownership for millions of Americans just like you. In fact, the National Association of REALTORS® was founded by real estate practitioners determined to unite the profession with the singular goal of establishing high ethical standards to protect buyers and sellers.

The Code ensures that consumers are served by requiring REALTORS® to cooperate with each other in furthering all clients' best interests. The Code's Preamble sets forth the core ideal that "...the interests of the nation and its citizens require the highest and best use of the land and the widest distribution of land ownership" coupled with "...the creation of adequate housing, the building of functioning cities, the development of productive industries and farms and the preservation of a healthful environment."

To those ends, REALTORS® pledge to treat all parties in a transaction honestly, to provide competent real estate services, to be truthful in real estate representations and to provide equal professional services regardless of the race, color, religion, sex, handicap, familial status, national origin or sexual orientation of consumers.

REALTORS® commitment to the dream of home ownership and to diverse, thriving communities is demonstrated every day with you and your neighbors. The market never stops changing, and the Code of Ethics evolves with it. By choosing to work with a REALTOR®, you are choosing a professional who holds himself or herself to high ethical standards.

Make sure to put your dreams in trusted hands.

While the Code of Ethics and Standards of Practice of the National Association establishes objective, enforceable ethical standards governing the professional conduct of REALTORS®, it does not address issues of courtesy or etiquette. Based on input from many sources, the NAR Professional Conduct Working Group of the Professional

Standards Committee developed the following list of professional courtesies for use by REALTORS® on a voluntary basis. This list is certainly not all-inclusive. Our REALTOR® members strive to exceed these on a daily basis!

This list is not all-inclusive and not in any particular order.



RESPECT FOR THE PUBLIC

- 1.** Follow the “Golden Rule”: Do unto others as you would have them do unto you.
- 2.** Respond promptly to inquiries and requests for information.
- 3.** Schedule appointments and showings as far in advance as possible.
- 4.** Call if you are delayed or must cancel an appointment or showing.
- 5.** If a prospective buyer decides not to view an occupied home, promptly explain the situation to the listing broker or the occupant.
- 6.** Communicate with all parties in a timely fashion.
- 7.** When entering a property, ensure that unexpected situations, such as pets, are handled appropriately.
- 8.** Leave your business card if not prohibited by local rules.
- 9.** Never criticize property in the presence of the occupant.
- 10.** Inform occupants that you are leaving after showings.
- 11.** When showing an occupied home, always ring the doorbell or knock – and announce yourself loudly before entering. Knock and announce yourself loudly before entering any closed room.
- 12.** Present a professional appearance at all times; dress appropriately and drive a clean car.
- 13.** Encourage the clients of other brokers to direct questions to their agent or representative.
- 14.** Communicate clearly; don’t use jargon or slang that may not be readily understood.
- 15.** Be aware of and respect cultural differences.
- 16.** Show courtesy and respect to everyone.
- 17.** Be aware of – and meet – all deadlines.
- 18.** Promise only what you can deliver – and keep your promises.
- 19.** Identify your REALTOR® and your professional status in contacts with the public.
- 20.** Do not tell people what you think – tell them what you know.

RESPECT FOR PROPERTY

- 1.** Be responsible for everyone you allow to enter listed property.
- 2.** Never allow buyers to enter listed property unaccompanied.
- 3.** When showing property, keep all members of the group together.
- 4.** Never allow unaccompanied access to property without permission.
- 5.** Enter property only with permission even if you have a lockbox key or combination.
- 6.** When the occupant is absent, leave the property as you found it (lights, heating, cooling, drapes, etc.) If you think something is amiss (e.g. vandalism), contact the listing broker immediately.
- 7.** Be considerate of the seller’s property. Do not allow anyone to eat, drink, smoke, dispose of trash, use bathing or sleeping facilities or bring pets. Leave the house as you found it unless instructed otherwise.
- 8.** Use sidewalks; if weather is bad, take off shoes and boots inside property.
- 9.** Respect sellers’ instructions about photographing or videographing their properties’ interiors or exteriors.

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WHY HIRE A REALTOR®?

Ensure your transaction is handled professionally. Hire a REALTOR®

Buying and selling real estate can be very satisfying, yet the transaction often has a fair degree of complexity to it. REALTORS® bring experience, furnish valuable opinions and provide wise counsel to their buyers and sellers in the real estate transaction.

All real estate licensees are not the same. Only real estate licensees who are members of the NATIONAL ASSOCIATION OF REALTORS® are properly called REALTORS®. A REALTOR® has taken extra steps to become a member of an association of real estate professionals that adheres to a strict Code of Ethics and is expected to maintain a higher level of knowledge of the process of buying and selling real estate.

REALTORS® are committed to treat all parties to a transaction honestly. They have access to important information regarding legislative changes and up-to-the-minute industry developments. They recommend legal counsel but will not take the place of an attorney. REALTORS® are dedicated to enhancing their professional abilities and knowledge and are committed to quality service and ethical business practices.

REALTORS® have expertise in determining a selling price that will balance your needs for minimum time on the market and maximum profit. They have experience in marketing properties, and have tools at their disposal to provide exposure to the greatest number of potential buyers.

When you are looking for a home, you are not buying just a house; you are buying into a neighborhood or community. Buying a home is a significant investment that

includes an investment in a specific lifestyle or quality of life. REALTORS® contribute to your quality of life during the transaction and can even help you make the most of your investment. Using the services of a REALTOR® allows you to commit your time and energy to what you choose, instead of worrying about the details of your real estate transaction.

By working with a REALTOR®, you are ensuring that your transaction will be handled professionally, and that your rights in real estate activities are protected under the Code of Ethics.

An independent survey reports that 84% of homebuyers would use the same REALTOR® again.

Buyer Benefits

Real estate transactions involve one of the biggest financial investments most people experience in their lifetime. Transactions today usually exceed \$150,000.

If you had a \$150,000 income tax problem, would you attempt to deal with it without the help of a CPA? If you had a \$150,000 legal question, would you deal with it without the help of an attorney? Considering the small upside cost and the large downside risk, it would be foolish to consider a deal in real estate without the professional assistance of a REALTOR®.

But if you're still not convinced of the value of a REALTOR®, here are more reasons to use one:

Your REALTOR® can help you determine your buying power — that is, your financial reserves plus your borrowing capacity.

If you give a REALTOR® some basic information about your available savings, income and current debt, he or she can

refer you to lenders best qualified to help you. Most lenders — banks and mortgage companies — offer limited choices.

Your REALTOR® has many resources to assist you in your home search.

Sometimes the property you are seeking is available but not actively advertised in the market, and it will take some investigation by your agent to find all available properties.

Your REALTOR® can assist you in the selection process by providing objective information about each property.

Agents who are REALTORS® have access to a variety of informational resources. REALTORS® can provide local community information on utilities, zoning, schools, etc. There are two things you'll want to know. First, will the property provide the environment I want for a home or investment? Second, will the property have resale value when I am ready to sell?

Your REALTOR® can help you negotiate.

There are myriad negotiating factors, including but not limited to price, financing, terms, date of possession and often the inclusion or exclusion of repairs and furnishings or equipment. The purchase agreement should provide a period of time for you to complete appropriate inspections and investigations of the property before you are bound to complete the purchase. Your agent can advise you as to which investigations and inspections are recommended or required.

Your REALTOR® provides due diligence during the evaluation of the property.

Depending on the area and property, this could include

inspections for termites, dry rot, asbestos, faulty structure, roof condition, septic tank and well tests, just to name a few. Your REALTOR® can assist you in finding qualified responsible professionals to do most of these investigations and provide you with written reports. You will also want to see a preliminary report on the title of the property. Title indicates ownership of property and can be mired in confusing status of past owners or rights of access. The title to most properties will have some limitations; for example, easements (access rights) for utilities. Your REALTOR®, title company or attorney can help you resolve issues that might cause problems at a later date.

Your REALTOR® can help you in understanding different financing options and in identifying qualified lenders.

Your REALTOR® can guide you through the closing process and make sure everything flows together smoothly.

Seller Benefits

Real estate transactions involve one of the biggest financial investments most people experience in their lifetime. Transactions today usually exceed \$150,000.

If you had a \$150,000 income tax problem, would you attempt to deal with it without the help of a CPA? If you had a \$150,000 legal question, would you deal with it without the help of an attorney? Considering the small upside cost and the large downside risk, it would be foolish to consider a deal in real estate without the professional assistance of a REALTOR®.

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But if you're still not convinced of the value of a REALTOR®, here are a few more reasons to use one:

When selling your home, your REALTOR® can give you up-to-date information on what is happening in the marketplace and the price, financing, terms and condition of competing properties. These are key factors in getting your property sold at the best price, quickly and with minimum hassle.

Your REALTOR® markets your property to other real estate agents and the public. Often, your REALTOR® can recommend repairs or cosmetic work that will significantly enhance the salability of your property. In many markets across the country, over 50% of real estate sales are cooperative sales; that is, a real estate agent other than yours brings in the buyer. Your REALTOR® acts as the marketing coordinator, disbursing information about your property to other real estate agents through a Multiple Listing Service or other cooperative marketing networks, open houses for agents, etc. The REALTOR® Code of Ethics requires REALTORS® to utilize these cooperative relationships when it benefits their clients.

Your REALTOR® will know when, where and how to advertise your property. There is a misconception that advertising sells real estate. NATIONAL ASSOCIATION OF REALTORS®' studies show that 82% of real estate sales are the result of agent contacts through previous clients, referrals, friends, family and personal contacts. When a property is marketed with the help of your REALTOR®, you do not have to allow strangers into your home.

Your REALTOR® will generally prescreen and accompany qualified prospects through your property.

Your REALTOR® can help you objectively evaluate every buyer's proposal without compromising your marketing position.

This initial agreement is only the beginning of a process of

appraisals, inspections and financing — a lot of possible pitfalls. Your REALTOR® can help you write a legally binding, win-win agreement that will be more likely to make it through the process.

Your REALTOR® can help close the sale of your home. Between the initial sales agreement and closing

(or settlement), questions may arise. For example, unexpected repairs are required to obtain financing or a cloud in the title is discovered. The required paperwork alone is overwhelming for most sellers. Your REALTOR® is the best person to objectively help you resolve these issues and move the transaction to closing (or settlement).

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