

A NOTE FROM KAREN ROWE

When I consider the promise of service that I make to each and every client, I can't help but think about the values that guide me:

Trust. Commitment. Loyalty. Perseverance.

Growing up on a cattle ranch in the Kansas heartland, these are the values instilled in me at an early age that continue to shape me in countless ways, both personally and professionally.

I left the Midwest long ago, and have since been fortunate to live and work in many places, and within institutions both large and small. But my true sense of home was only to be found in the shadows of Pikes Peak and within the Colorado Springs-based Citiline Mortgage family. I've now been in the Springs and with Citiline for more than a decade and can't imagine myself anywhere else.

My pledge to you? *It's completely personal and highly professional. Twenty-plus years in the business have netted me comprehensive expertise, but I'm always striving to learn more. I'll work harder than hard to tailor-make the mortgage loan that suits your unique circumstances. Along the way, you'll find me attentive, responsive and dedicated to bringing you the best value in town. Your business now may benefit us both, but it's the long-term relationship I care most about. I'm here for your lifetime.*

Give me a call. I'm ready to produce extraordinary mortgage results for you!

Citiline Mortgage — *Local Lending Leader*

- Locally owned and operated since 1993
- More than 250 years of combined lending experience among staff
- More than 90 percent of business comes from referrals
- Customer-driven; highest level of professional service
- Expert accessibility — all staff ready to cover any client's loan should need arise



"KAREN ROWE FOCUSES ON YOUR NEEDS; SHE TRULY PUTS THE CUSTOMER FIRST. HER 'KNACK' FOR KNOWING JUST WHEN TO LOCK IN A RATE HELPED US TREMENDOUSLY. SHE'S PHENOMENAL."

— *Rich & Danette Houde*

"EVERY STEP OF THE WAY, KAREN KEPT ME INFORMED. SHE MADE ME FEEL I WAS HER ONLY CUSTOMER. HER SKILLS, KNOWLEDGE AND PERSONALITY ARE IMPORTANT TO ME AS AN INVESTOR AND I ENVISION A LONG AND PRODUCTIVE RELATIONSHIP WITH HER."

— *Steve Owings*

Featured Standard Loan Programs

- CONVENTIONAL & JUMBO (FNMA, FHLMC)
- FHA/VA GOVERNMENT PROGRAMS
- 80/20 INTEREST-ONLY PURCHASE
- 100 PERCENT NO-DOC PURCHASES
- 80/20 ALT A/SUBPRIME PURCHASES
- LOT AND CONSTRUCTION LOANS

For the latest information and greater detail about all of our loan programs, be sure to visit our Web site at www.citilinemortgage.com

When it comes to your mortgage needs, count on Karen Rowe & Citiline Mortgage for all the little “*extras*” that make an *extraordinary* difference.



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Karen Rowe's Professional & Personal Approach

- **Experience** —
20+ years in the business, 10+ years with Citiline Mortgage and a hands-on dedication to meeting local need with local dollars.
- **Commitment** —
To ensure that every customer understands all aspects of the loan and the process; to communicate proactively every step of the way; to offer the highest level of personal service.
- **Integrity** —
Upholds high ethics above all. Works tirelessly and will not sell just any loan, but endeavors to develop a loan tailored to your unique needs and capacity.
- **Flexibility** —
Within a locally-owned lender that functions as its own bank, ability to creatively finance, meet your deadlines and sidestep the bureaucracy and limitations of corporate institutions. Being able to “go the extra mile” — even if that means off-hours or bringing documents to you. And more.



“IF YOU’RE A FIRST-TIME HOMEBUYER, YOU CAN’T GO WRONG WITH KAREN ROWE. SHE IS SO HELPFUL — EXPLAINS THINGS CLEARLY, AND HAS QUICK AND THOROUGH ANSWERS TO ANY QUESTIONS. KAREN KNOWS HER STUFF.”

— Chad Malley

The difference between ordinary and extraordinary is that little extra.

—Jimmy Johnson, NFL coach

