



Emery Financial *incorporated*

Scott McCarter



Scott McCarter began originating loans with the owner of Emery Financial, Brad Sarvak, in 1991. Scott grew up and currently resides in Laguna Beach. Scott graduated from Laguna Beach High School and proceeded to Chapman College where he earned

a BS degree in Biology. He graduated with Magna Cum Laude honors while playing on the tennis and water polo teams. Scott then attended U.C. Berkeley where he earned an MBA with a specialization in Finance. Scott has been consistently ranked nationally as one of the Top 200 mortgage originators. During one three year span he was ranked 39th, 26th and 31st. Over his career he has closed more than 2400 loans which total over \$1.4 Billion. Scott is especially proud of his level of customer service and his ability to find the best loan available for every borrower.

With our industry leading client tracking software, Scott can track lower interest rate opportunities and fixed rate rollover periods to ensure his clients are regularly informed of ways to take advantage of improved market conditions. This allows each client to maximize the efficiency of their mortgage based on their individual goals, priorities and risk tolerance.

Since its inception in 1993, Emery Financial has grown to be one of the nation's largest mortgage brokers, closing over 38,000 loans, totaling more than \$10 billion. The powerful team that Emery assembled has included eight of the top-producing 200 (and four of the top-producing 50) loan officers in the country.

These talents, along with Emery's size and reputation, have allowed the firm to leverage its lender relationships to secure lower rates, and pursue loans outside standard guidelines for its clients. Scott not only offers his clients competitive rates and outstanding service, he backs that with the strongest guarantee in the business.

Any client who is not completely satisfied with the service and all the terms of the loan can cancel the application at any time before funding — and pay absolutely nothing.

Rather than relying on the high application fees many loan officers use to commit borrowers to their services, Scott prefers to depend on his experience and expertise to win a customer's business. With Scott's high client retention rates and new home purchase closing rate of nearly 100%, his client's can be assured of both high quality service and timely loan closings.

Scott's commitment to customer service, many lenders and mortgage financial and technological expertise, it is no wonder why financial planners, real estate agents and clients have entrusted Scott with their business and referrals.

With the difficult times in the mortgage industry companies have closed their doors. Fortunately, *your broker*, Emery Financial, will be around to make sure that your loans close. If you have friends or family that are looking to purchase or refinance, make sure that they are as secure as you and refer them to us.