

## ***When experience and results count***

Megan was born and raised in the San Jose area and graduated from Leigh High School in 1998.

Megan began her career at Bank of America as an assistant to the Campbell Branch Manager in 2001. After demonstrating her team building and management skills, Megan recruited and trained her successor and became a full time Mortgage Account Executive in 2002. Megan quickly established a loyal clientele, receiving numerous accolades and letters of recommendation. Megan receives substantial referral business from Bank of America branch employees, who recognize Megan's reputation for delivering first-class service.

Megan has built her business on integrity, honesty, and caring customer service. In rare situations where Bank of America could not offer the best program for a client, Megan has referred that business to other associates, receiving no compensation or referral fee. By putting her client's interests first, Megan has established herself as the lender of choice for her clients, including their friends and family.

In her spare time, Megan's volunteer work includes fund-raisers for the Silicon Valley Association of Realtors, benefiting first-time homebuyers, home improvements for the elderly and disabled, and holiday season toy collections for disadvantaged children in Santa Clara County.

Megan understands that serving client needs starts with listening, understanding, and asking questions. Megan helps her clients understand their credit ratings, provides debt counseling, and prepares detailed estimates of mortgage costs and monthly expenses. Her philosophy is to provide as much useful information as possible to her clients, to explain all available options, and answer any questions that her clients may have. Megan understands that many clients with busy schedules value convenience. Megan is able to conduct business efficiently, often obtaining all information needed for loan pre-approval with a phone call, saving clients hours of cumbersome paperwork and loan applications.

Bank of America provides a wide range of mortgage choices, fair rates and flexible terms and conditions, and a wealth of useful online resources. Combined with Megan's personal service, experience, and commitment, you have a lender for life. Contact Megan today for a no-obligation consultation. Let Megan help make your dream of home ownership a reality.