



LET US WORK FOR YOU!

With significant regulatory and lending changes occurring in 2014 and widely expected rising interest rates, you'll need a partner who understands your needs as well as the markets more than ever!

- While the mortgage industry has a 34% denial rate, Academy has a 95% approval rate
- While most lenders mainly handle refinances, 88% of our loans are purchase transactions
- No C.O.'s for improvements
- We don't work banker hours, available evenings and weekends
- Real pre-approvals, not pre-qualifications
- We are educators, not order takers



YOUR HOME LOAN BANKER™

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Farmingdale, NY 11735
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Licensed Mortgage Banker - NYS Dept. of Financial Services, NMLS# 113791
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