

## After thousands of closings, we learned what makes you happy.

Years ago, Richard Shafritz began his career as a loan originator. After originating over 750 loans and attending closings with several hundred different law firms and attorneys, he learned what worked well and what didn't work at all. He noticed some clients left the closing confused and

frustrated, while others walked away from the closing happy and satisfied. When Shafritz & Dean opened their own closing firm, they decided to **implement** all of the best practices Richard witnessed over the years and get rid of the worst. Then they devised and set a system in motion to **improve** on the best. We hope your experience reflects our commitment to making and keeping you happy. We've learned not to have it any other way.



## In closing, come and experience what we have learned.

For all the things we've learned, our clients and friends of the firm are the ones who benefit. The ones that don't care for surprises. The ones that enjoy the relationship and return again and again. The ones that are drawn to our principled and professional levels of integrity. And the ones that are now not only clients, but friends.

We invite you to come and experience a closing with us. We promise you one thing: you'll walk away happy.



Everyone walks away happy.

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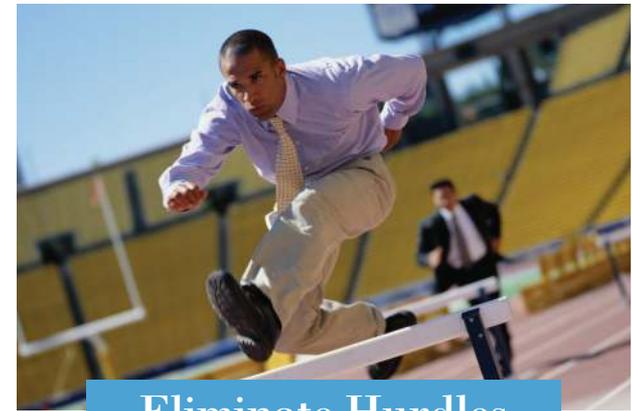
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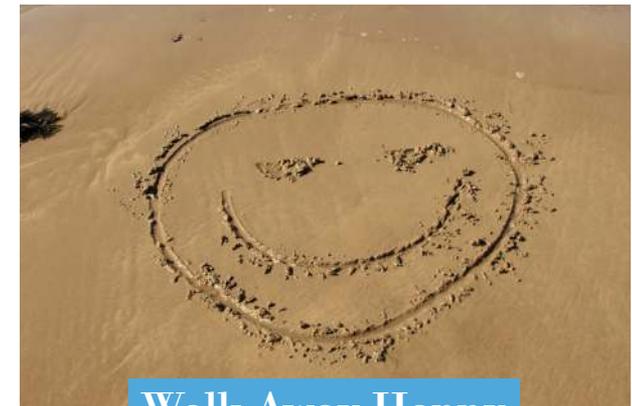
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Eliminate Hurdles



Overcome Obstacles



Walk Away Happy



People

+

Passion

+

Process

=

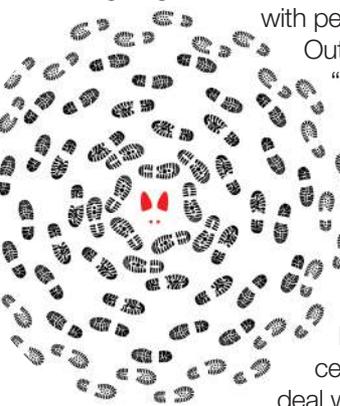
Success

## One point of contact. Millions of benefits.

One of the most important things we learned is that lenders and mortgage professionals get frustrated by having to go out of their way to complete transactions with people they don't even know.

Out of this experience, our "valet" approach was born. Today, we offer our clients a trusted, efficient relationship with one single point of contact, regardless of the closing location. This service philosophy saves you from dealing with a bureaucratic pool in a centralized office. Here, you deal with one professional person

who really knows what she or he is doing. Their single focus? You. Now that we've closed billions of dollars worth of transactions, we've learned what you want out of the process: professionalism, integrity and total peace-of-mind. In a word: happiness. Come try us out. Your valet is waiting.



the contract arrives until the day it goes out the door, you'll be impressed how we eliminate the hurdles and increase your contentment along the way.



## Problem-solving from a different perspective: yours.

In our previous life, we saw how thousands of problems could arise during closings. In fact, we've seen problems you didn't even know could exist. But that's a good thing, because the more we learned to solve problems, the more we learned about our clients. Because we've been in your place so many times before, we understand that you want solutions, not excuses. You want issues solved, the complex made simple and communication flowing easily throughout the entire process. You want flexibility, creativity and consistency from a firm that will do anything within our power to make you **happy**. There's that word again.



## Our dependability is your greatest asset.

Voice mails don't solve problems. People do. That's why, at Shafritz & Dean, you can reach us 24/7, 365 days a year. Our dependability and reliability are legendary. Need to close at the halftime of your kid's soccer game? We're there for you. Need to have a question

answered at a restaurant late at night? You got it. Whatever you need and whenever you need it, we'll get it done. Period.

## When it's all said and done, you could just get up and leave. Or, you could walk away happy.

From intake to the final handshake, closing is a complex process. There are potential hurdles and obstacles all along the way. At Shafritz & Dean, we have the experience to eliminate the hurdles and make the process flow smoothly. Very, very smoothly. While rates, regulations, codes and laws will continue to vary and change, there's one thing you can always count on: the consistent, friendly and professional treatment you'll receive at our office. No wonder our clients keep coming back for more of the same. Because where there are no hurdles, you will find happiness.



## The process: Perfected.

One thing we have learned is that if you put good people into a great system you will achieve excellent results over and again. Over the years, we've created a highly detailed, system-driven flow chart to help us complete transactions seamlessly and minimize errors or mistakes. Then we take this tried and tested process and hone it over and over again to take you even more efficiently to the closing table. From the time



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Shafritz & Dean: Everyone walks away happy.