

*Ever watch a
flower blossom?*

Ever try to catch that just-perfect moment to bring such glorious color into your house? It can be a lot trickier than it seems at first glance. If you wait too long, the opportunity is over and all you've got is drooping petals.

Refinancing your home can be a lot like that. Don't wait to refinance your mortgage. Rates this great can wilt as fast as they appeared. Call today to find out how much money you can save with us.

John Nance & Company has been providing low-cost mortgages all across this great land for over half a century. Since 1951, our goal has always been to help homeowners, regardless of their income level, get the lowest possible rate.

Call now 1-800-ONE-REFI ...
and pick yourself a great rate!

a blossoming
opportunity...



You'll find lower rates under our roof.

John Nance & Company
Mortgage Bankers
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P.O. Box 40361
Kansas City, MO 64171-9936
1-800-ONE-REFI
www.johnnance.com

 EQUAL OPPORTUNITY LENDER Illinois Residential Mortgage Licensee

A Proud History of Helping Others

Caring about families is the soul of our company. We have a long history of helping families through our community involvement across the nation.

We actively support children's health care and organizations which provide affordable housing such as Habitat for Humanity.

We believe in the irreplaceable value of strong neighborhoods and are particularly proud of our restoration of the homes near our mid-town Kansas City headquarters. The attractive houses that comprise this special neighborhood symbolize what "coming home" means to us. It's what we're all about.

Come home to your dream home now. Call us at 1-800-ONE-REFI.



First on the Block

We take great pride in our tradition of offering unique services to help you become a homeowner. We were:

- The first company in the United States to close an FHA Senior Citizen Reverse Mortgage—enabling the borrower to receive a monthly payment backed by the equity in his or her home.
- The first loan issuer in the nation to successfully test and implement Electronic Data Interchange (EDI) with Ginnie Mae.
- The first to install EDI quarterly reporting to Ginnie Mae on the mortgage-backed securities program.
- One of the first lenders in the country to sign a HUD Best Practices Agreement formally recognizing our continuing efforts to promote safe, sound mortgage-lending principles and help historically underserved borrowers achieve home ownership.
- Ranked first in the nation among large mortgage bankers in having the fewest mortgage defaults. We work hard to help our homeowners keep their homes.



From One Man's Dream to a Family Tradition

John Nance & Company began as one man's dream and has grown to become one of the largest, privately owned and operated mortgage banking firms in the country.

John Nance, Sr., the founder, entered the booming Kansas City real estate market after World War II and soon opened his own mortgage company. From the very beginning, he always looked for new ways to help people afford the home of their dreams.

With additional help from his parents (who came out of retirement to work in the office) and long-time friend, Robert Evans, John Sr. saw his business grow steadily. During the '80s, Nance's daughter, Nancy, and son, John Jr., joined the company—creating a true family business.

Today, we're privileged to serve homeowners throughout all fifty states with low-cost lending. In many cases, we have provided home loans to three generations of the same family. We believe this is the ultimate endorsement when a parent or a grandparent suggests to their child or grandchild that John Nance & Company is the best source for home mortgages.



*To all families,
we pledge our
best every day.
Let us help your
dream come true.
It would be our
privilege.*