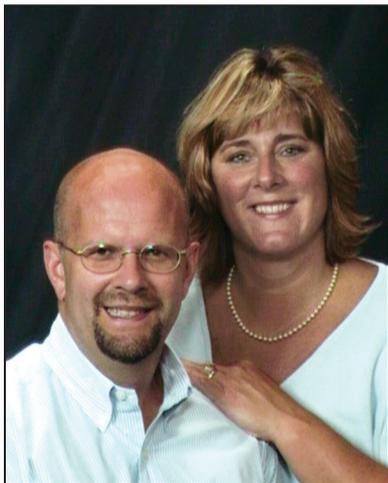


The Koehling team



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The value of loyalty



Jeff & Linda Koehling: First Centennial Mortgage
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Linda and Jeff Koehling, both senior loan officers at Aurora-based First Centennial Mortgage, have thrived in the mortgage business thanks to loyalty: Their clients are loyal to them, and they, in turn, work only in the best interests of their borrowers.

MCREM: How long have you both worked in the mortgage business?

Linda Koehling: I was the first employee of First Centennial. I've been here more than 13 years now. Jeff came and joined with our team, leaving a successful career in the corporate world, to work with me about six years ago.

MCREM: What do you both enjoy about working in the mortgage industry?

Jeff Koehling: The pure enjoyment of helping people. We do more than just close loans. I do a lot of counseling. I do a lot to help people off the books that I don't get paid for. I've always believed that if you help enough people to succeed, you will succeed, too. If you constantly have your hand out looking to get paid for every little thing you do, that's a turnoff to people. There is just a pure enjoyment in helping someone get into a home.

Linda: I enjoy the challenge of it. It is very challenging in that you are constantly learning new guidelines. The rules are constantly changing. I truly enjoy helping people. I worked recently with a client who came to me after two banks had already told him 'no.' He thought he'd never be a homeowner. When he came to me, he couldn't even look at me in the face. He was too embarrassed. By the end of the conversation, we had eye contact. He knew he was going to be able to get into a home. Not every deal is like that, but when you can help someone who never thought he could become a homeowner, that's a great feeling.

MCREM: What are some of the bigger challenges you face in this business?

Linda: Recently, the industry crisis has been the biggest challenge we've faced. Our industry is changing. Programs are being cut. Programs are being changed. The only way to succeed in an environment that is so volatile is to have lots of options. When one plan doesn't work, you have to look at what else you can do to get your deal done. You have to be creative.

MCREM: How does your experience help you navigate a market like this one?

Linda: If we say we can do something, we do it. What we are doing is to be more careful, doing much more work upfront to make sure that what we put out there in the end does work. We are taking extra steps to make sure our loans go through a desktop underwriting system. If a loan can't be done, we'll identify that upfront rather than playing with it for two weeks like so many others do.

Jeff: Experience has been so important. People ask me every day how business is doing. I always give the same answer: Business is always good when you're making the right decisions for people. We have a lot of honesty and integrity. That is one thing that no one can take away from myself and Linda, our honesty and integrity. We are always on the up-and-up. When you tell the truth, you never have to worry about what you said.

MCREM: You also place a lot of importance on doing the right thing for your clients. That must build a loyal customer base.

Linda: We do high volume because we give everyone a fair deal. We are not going to get rich on our deals. We treat all our clients as if they were our own family members, friends and children. The way you are successful in this changing environment is to give everyone a good, fair deal.

Another thing that is important in this business and in life, is loyalty. We are very loyal to our referral partners. I am very loyal to the people I work with. I am loyal to this company. Loyalties in life go a long way.