

## WELCOME TO PIONEER FINANCIAL

Pioneer Financial, LLC is a full service mortgage broker, headquartered in Poulsbo Washington, Kitsap County. Experienced in every area of mortgage lending. We are dedicated to funding the best loan for you with the most desirable rate and terms.

### One Application Multiple Lenders

The mortgage business is currently changing faster than it ever has in the past. No single big mortgage lender acting as a corporation is quick enough or properly motivated to react and offer all the products and terms that we have available to you.

### We Represent YOU -- Not the Lender!

We work directly with you, the borrower, to pre-qualify your loan, verify your credit and property amenities. Your interests are protected throughout the loan process. For providing this valuable service, the lender gives us a wholesale cost, which enables us to offer you the most competitive rates available.

### Funding the Pioneer "OPTIMUM LOAN"

"Optimum Loan" for the client is a concept that evolved through our many years in the mortgage business. The clients individual financial goals must be carefully matched with the right loan product to ensure maximum satisfaction. All Pioneer team members are experienced advisors at helping you find the "OPTIMUM LOAN".

We fund loans in many areas of Washington State with specific focus on Kitsap County including Poulsbo, Bainbridge Island, Silverdale, and Port Orchard.

### NMLS