

...Meet Central Florida's Most Admired Mortgage Partnership
"The Secret to Unbridled Joy Is Going to Work Every Day
Knowing Your Business Partner Happens to be Your Daughter."

How many times in your life have you been alone, closed your eyes and made a wish? *What did you wish for...a new car, a lovely home, or maybe a healthy, prosperous life for your family?*

Several years ago, I had a different wish. Like so many people I have made my share of wishes that, unfortunately, never came true, but I did have one major wish fall right into my lap. No, it wasn't the Florida Lotto or a Super Bowl pool. However, it was exciting, and it did come true!

My wish was this - I wished that one day I would know what it felt like to work with one of my children. I had heard about some people having this unique opportunity and I wanted to experience it first hand...and bingo, it happened! It turned out to be one of the greatest experiences of my life. I wouldn't have traded it for an ocean full of money.

Business Partners With Brian Fricke And FMC For 10 Years!

My name is Rod Harter and my daughter's name is Christina. Chances are, you already know us. Over the past 10 years, we have helped a high percentage of Brian Fricke's clients. In business, when you find someone you trust and respect...the rules are simple - you stick with them! Brian has always referred his clients to us whenever they needed assistance with mortgage financing.

Orlando's Most Unique Mortgage Partnership Goes Public

As my business began to grow, I began to see the need for a partner. The answer was right under my nose. At the time, my daughter, Christina was in college at The University of Central Florida. Christina always excelled in math and felt ready for the opportunity to work for a "real company."

Was the Partnership Reality?

We partnered up about seven years ago and haven't looked back since. It turned out to be a great opportunity for both of us. Christina's talent and personality instantly improved our business.



Here I am with Christina reviewing a few mortgage options for one of Brian's clients.

The mortgage industry is no cakewalk. Nor is it for the faint of heart. The atmosphere is often quite intense. We managed to adjust to the rapid pace of the business. We quickly earned the respect of our peers. It did not take long before everyone noticed something very special about our relationship.

According to others, we were much more than just a father and daughter working together. We were buddies, with the utmost respect and appreciation for each other.

We share the same sense of humor and other characteristics. Our peers could not believe how well we worked together and all the fun we had interacting with our clients, often under very stressful conditions.

Christina quickly gained the respect and admiration of our fellow employees and friends.

At first, we didn't tell our clients we were related. We thought it was best to keep it our little secret. Some of my business colleagues like Brian Fricke thought otherwise. He felt like our business relationship is what made us stand out. It's the one thing that separates us from everyone else in the mortgage business. *"Why not 'honk your horn' and tell others about your unique relationship,"* said Brian. So, we decided to do just that. No more secrets.

"Stop The World, I Want To Get Off"

Unless you've been living under a rock somewhere, you know how incredibly turbulent the mortgage industry has become over the last couple of years. The meltdown of the sub-prime mortgage

market has literally turned our business and the economy upside down.

I doubt any business, with the possible exception of the airline industry, has experienced such dramatic, almost overwhelming, change as what we have endured in the mortgage industry. It has been very painful for homeowners, lenders, and borrowers alike. Everyone has been impacted by this terrible crisis.

Fear Not, The Sky Is Not Falling

While the industry has gone through major changes, homes are still being bought and sold. Families are still refinancing their properties. Rates continue to be very attractive and, while home values have dropped in some areas, there are still some good opportunities out there.



A perfect day on the water with my kids: My son, Rod Jr. (with the shirt off); my son-in-law, John; and my lovely daughter Christina.

Do You Have Needs Or Questions?

Christina and I are here to help you. Do you have a situation you would like to discuss with us?

FHA loans are more popular than ever before, making this market very attractive for first-time borrowers with good credit and job stability. The days of stated income loans with marginal credit history are over. Give us a call. We'll treat you like family, because you are. You're a part of FMC's family...and so are we!

We'll give you sound advice in this complex market. We know where to shop your loans. We utilize the most advanced mortgage analyzer system in the mortgage industry.

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