

Quality, Community, Integrity: What Mortgage Banking Is All About

By **MARIALICE QUINN**

First Mortgage Corporation of Winter Haven is a licensed, conventional mortgage lender in Winter Haven, making and servicing loans for qualified individuals and investors for property located in and around Central Florida.

With more than 50 years of experience in the mortgage industry, First Mortgage provides clients with the level of service you expect and deserve.

“My grandfather, Stanley Davis, and several business leaders in Winter Haven and the surrounding communities chartered First Mortgage in December 1959,” says Matt Davis, who has been employed with First Mortgage since 2008 and was elected Vice President and Director by the Board of Directors in November, 2010. “My grandfather served on the board until he died in 2011.”

First Mortgage is a family-run business. Matt’s father, Dennis G. Davis has been an officer and director since 1973, and was elected President and Chief Executive Officer of First Mortgage by the Board of Directors in 1985. Mr. Davis is a graduate of the University of South Florida.

Barbara J. Wittenberg, Dennis’ sister, has been with First Mortgage since 1979. She has served as Vice President and Director since December, 1986. Barbara is a graduate of the University of Texas, Austin, with post graduate courses in Banking Management from Golden Gate College, California.

Matt and his brother, Todd, both grew up in the bank, from playing in the attic and looking for secret doors, to working and learning not just the banking business but also the importance of integrity and community.

Todd has been employed by First Mortgage since graduation from Warner Southern College in 1998 and serves as Vice President and Director.

Matt graduated from the University of Florida and earned a Masters in Business Administration from the University of South Florida.

Mr. Davis, Barbara, Matt and Todd are all licensed Mortgage Loan Originators and Mr. Davis is the principle agent for First Mortgage.

“We’re not just family run,” explains Matt. “We’re family oriented and community oriented. My grandfather was very active in Kiwanis and Rotary clubs, and significantly with Salvation Army. He was one of the charter presidents of both the Florida Association of Mortgage Brokers, which then became the National



Left to right, Todd Davis, Dennis Davis and Matt Davis, part of the family at First Mortgage Corporation of Winter Haven.

Association of Mortgage Brokers. He was one of the first presidents of those organizations.”

Mr. Davis was Lieutenant Governor of Kiwanis and president of the local club. Matt is Chairman of the Business Development Committee of Rotary Club of Winter Haven and serves on the Board of Directors of Our Children’s Academy and Rehab Center. Barbara is active involved with the Guardian ad Litem program. Todd devotes his extra hours coaching and helping youngsters involved in Travel Ball and Little League.

“We’re local, we live here, we’ve grown up here, our kids go to school here,” says Matt, “so the community is quite important to us.”

“We’ve been a family business for many, many years,” says Todd. “We’re the kind of business where there’s not an answering machine with voice mail. And when you walk in the door you get the attention you deserve.”

“I know every single one of my clients by first name,” says Matt. “Half the time the clients come in, they just come in my office and we chat, just catching up. I know them, I know their kids. Went to school with some of them or their children. We’re not just a family-run mortgage company, but we are family with our clients as well.”

“We’ve got clients who first got loans with my grandfather and then brought their kids in and got a loan from my father, and now their grandchildren will come in and get a loan from me,” continues Matt. “That’s what keeps us in business and that’s what keeps our clients happy. If you have a question about your loan or an issue with your job, a family emergency, you come in and you are going to talk to one of us. We’ll talk it out and we’ll find a solution to your problem. We’re not in the business of foreclosing on homes.”



The present site at 606 Cypress Gardens Blvd. has served as the company’s headquarters ever since June 1970.

Mortgage loans made at First Mortgage are not sold on the secondary market. “Whenever you close a loan, you’re not done with us,” says Matt. “With many of the larger companies, once you close your loan, you have to figure out where you’re going to send your payment. With us, you’re dealing with the same people over the term of your loan, so we get to enjoy a good rapport and a friendly, family atmosphere.”

First Mortgage is committed to providing clients with services that are built on the foundation of transparency and best-practices and with your best interest in mind. “The reason our delinquencies and foreclosures rate is so low is that it’s our job to make good loans,” says Matt. “We’re not in the foreclosure business. We’re in the business of helping our clients realizing their dreams of owning a home.”

“The difference between us and the big banks,” continues Matt, “is if you have a question or concern you can come in and talk to us and you’re going to be talking to someone who has a lot of experience, a lot of knowledge and who has the authority to make a decision.”

“Since growing up, Matt and I have been involved with the business one way or another,” says Todd. “Now we do everything from answering the phone and taking out the garbage to handling the mortgage loans and everything in between,” says Todd.

“Even if you don’t get a loan with us,” says Matt, “if we can give you some good advice and point you to somewhere where you can get a good deal, that makes us just as happy.”



First Mortgage Corporation began in 1959 with two permanent employees in the Federal building at 519 W. Central Ave., in Winter Haven.

Visit the First Mortgage website at www.fmc-wh.com for helpful links to assist you in your home purchase process. You can download a loan application, read some tips from the Florida Association of Mortgage Professionals, study the buyers guide to mortgage loans, learn about the mortgage application process, get information on mortgage refinance and learn how to avoid common mortgage problems.

First Mortgage is located at 606 Cypress Gardens Blvd. in Winter Haven, near the Southeast Plaza Publix. Call 863-294-3254 or just stop by. The family at First Mortgage is always happy to help you and your family.

