Keeping an eye on the financial big picture

Kathy Kemper-Zanck has a knack for making complex and potentially confusing matters straightforward and simple.

"I was a school teacher," she said. "I know how to explain things really well."

That comes in handy when clients are looking at a bewildering array of mortgage loan options. It's particularly useful in the work Kemper-Zanck finds herself enjoying more and more - home equity conversion mortgages, commonly called reverse mortgages.

"I do a lot of reverse mortgages now, and those are a different beast to wrap your brain around," she said. "There's a lot of different ways to structure it."

Details are critical, and Kemper-Zanck has the temperament and communication skills to walk with a client every step of the way.

"It just takes a lot of patience and clear instruction to make sure vou do it in the way that's best for the client," she said.

She takes deep satisfaction in the work.

"I'm seeing the power in how these can absolutely bring peace and financial stability to our

seniors," she said.

Kemper-Zanck is committed to the best possible outcome for all of her clients. It's not just about getting them into a loan. It's about getting them into the *right* loan — one that works in their bigger financial picture.

Licensed to work in Oregon, Arizona, and California, Kemper-Zanck prides herself on going the extra mile to meet client needs, thinking creatively, and providing options that a client might not be aware of. She says that in about 50 percent of transactions the client ends up doing something different than what they had originally planned because Kemper-Zanck comes up with ideas and alternatives.

"I love that," she said. "I get so excited to help people. I think I'm really good at making sure my clients get the best bang for their buck for this. I'm that way with all my clients."

I was a school teacher. I know how to explain things really well.

Kathy Kemper-Zanck

Finding dreams with **Sisters HomeLand Realty**

Ali Mayea raised her family in Sisters after coming here in 1985. Deep roots in the community mean she's got her finger on the pulse of activity - which means a lot when the housing inventory is so scanty.

"I kind of have a handle on what may be up for sale or finding it, looking for it," she said.

Mayea operates Sis-

ters HomeLand Realty out of the historic Hardy Allen House on the corner of Main Avenue and Larch Street. The location itself offers a warm welcome to prospective clients.

"I love coming to work here," Mayea said.

She prides herself on having a knack for quickly determining what a client's true desires are in a home, and helping them act quickly to secure their dream. Communication is the critical tool in narrowing down key goals so that both buyers and sellers can act efficiently and effectively in a fast-paced market.

"Time is of the essence," she

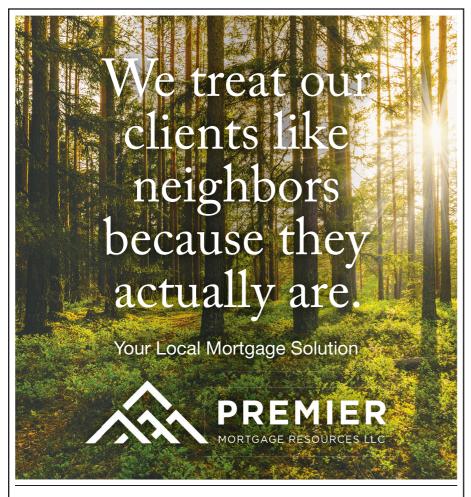


said. "Sometimes our market is real quick... I can pretty much feel what (a client's) style is and what they want in that time frame."

Efficiency and concerted effort apply on both the buying and the selling end of the equation. Mayea has a particular expertise in staging homes effectively. It's an aspect of the work that she really enjoys.

"I like to help people get their properties dialed in and ready for sale," she said.

With 18 years of experience, four of them on her own at Sisters HomeLand Realty, Mayea understands the value and importance of a personal touch.



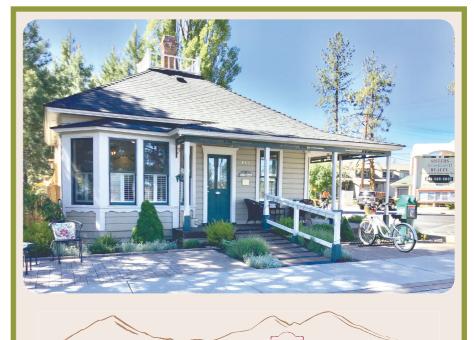


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is located in The Hardy Allen House, originally built in 1908. It was one of the most attractive houses in Sisters at that time. It was scheduled for demolition in the 1980s but was saved by moving it and restoring it. Now at the corner of Larch & Main, where we call it home!

Come by and learn more about Sisters...the coffee is always on! We are trustworthy, honest, and hardworking, and our client's needs are always our top priority.

Ali Mayea, 541-480-9658

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