

ABOUT

AZ Financial, LLC has built a strong reputation as an outstanding mortgage brokerage firm focused on serving the lending needs of real estate professionals, builders, and individual home-buyers throughout Arizona and Illinois. After understanding our clients needs and goals we advise them on the best programs available ensuring the highest quality experience. Integrity, Speed, and Professionalism is provided to all our clients throughout the entire mortgage process.

Scott Gripman's passion for the mortgage industry started on September 6th, 1993 in Chicago, IL. He has been in the industry full time ever since. Scott worked several years under public & private nationwide mortgage companies to learn all stages of the lending process. Starting with marketing to prospective clients, originating applications, processing multiple files, handling appraisal disputes, understanding & overcoming tough underwriter conditions, funding loans, and clearing post closing conditions. On January 27th 1998 Scott was licensed to open Chicago Mortgage Corp. (Mortgage Broker). On February 20th 2002 he opened 1st Alliance Banc Corp. (Mortgage Banker) then expanded operations into 6 other states. June 3rd 2014 he decided with his wife of 19 years and 4 children to move to Phoenix, AZ. Although Scott is licensed to do all residential PURCHASE and REFINANCE mortgage loans such as single family, townhomes, high/low rise condominiums, and 1-4 unit(s) investment properties. Scott specializes in helping buyers who've had a bankruptcy or other credit challenge to purchase a home with very little down payment at very attractive interest rates.

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AZ Financial, LLC

5.0 out of 5 Stars

100% recommended

CUSTOMER SERVICE RATING

Knowledge 5.0

Level of service 5.0

Professionalism 5.0

Responsiveness 5.0

Rates honored: Yes

Would recommend: Yes

Code of Ethics: Treat everyone equally, Be honest, Be Fair, & Always give full disclosure.

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AZ Financial, LLC

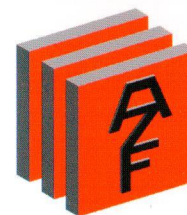
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Verified Testimonials



AZ Financial, LLC

Trust is Everything!

KNOWLEDGE

Jennifer K - Chicago, IL **First time home buyers** Scott was very professional and detail oriented through the entire process. He was always there to help with additional questions my husband and I had, even after normal business hours. His positive attitude and his willingness to go out of his way and provide us with quick answers put our minds at ease.

Elliott & Wendy Konick - Phoenix, AZ **BEST MORTGAGE EXPERIENCE EVER** AZ FINANCIAL LLC & SCOTT GRIPMAN MAKES A DETAILED PROCESS WORK VERY SMOOTHLY. HIS PROFESSIONALISM AND GREAT SERVICE IS EVIDENT THROUGHOUT THE WHOLE ENDEAVOR. MY WIFE AND I ARE VERY SATISFIED CLIENTS.

Joe L - Scottsdale, AZ **5 Stars all day!** Worked with Scott G. from start to finish, with no hand offs to a processor or assistant. He is very knowledgeable, and it was a fast & easy process. I took 5 minutes on the phone to complete my application, he emailed it to me, I reviewed it, completed a DocuSign, then uploaded my docs, locked my loan, paid for my appraisal, and closed in 2 weeks. WOW!!! Oh, the best part was he gave me a lower rate and a surprise lender closing cost credit. Use AZ Financial I guarantee you will not be disappointed!

Pat Fallon - Peoria, AZ **Scott Ray Gripman** Scott is on the ball at all times! I had recently bought my first home and was stuck on a high interest rate and needed some help! After he assisted me with the refinance, I saved closer to \$200 a month and Thousands in cash back!! Very knowledgeable & kind. I have and will refer to all my friends and family.

Stuart Kipperman - Phoenix, AZ **BEATS THE COMPETITION AT EVERY TURN!** We had a mortgage with another "Nationwide Lender" who swore they would be the only ones to give us the best rate at the lowest cost on a refi because they already held our mortgage. They said, "they were #1 in the country and no one could beat their deals". Scott beat them both with a lower rate for a 30-year fixed and lower closing costs to do the refinance with over a \$2000 difference from "Nationwide Lender" Scott is a knowledgeable expert, professional, dedicated and committed to meet whatever challenges present them selves. He expedited our mortgage handling all the details and keeping us in the loop at every stage. I was relentless with questions and challenges, but he came through with flying colors and never hesitated to explain each step-in detail that I questioned. Scott also did our daughter's mortgage under very, very, challenging circumstances. She had just lost her job so qualifying for a new home mortgage with less income presented many obstacles which he faced and conquered as well! Scott is without a doubt is someone you want in your corner when it comes to mortgages!

Lisa G - Fountain Hills, AZ **Superior Customer Service** Scott's availability, quick response and attention to detail ensured our quick closing went smoothly. We have used Scott's services several times, he has never disappointed!

LIKE

John K (**Veteran**) - Sun City, AZ **Great Job!** I was given Scott's name and email by my sister. Scott helped her with her loan too. He helped me get a VA loan for my home. There was a bump or two and Scott was able to handle them with no problems. I am in my new home and I am happy! -- John K

Nathaniel Cruz (**Veteran**) - Buckeye, AZ **AZ Financial & Scott Gripman** helped me get an excellent rate and help me a get home within no time. They walked me through the whole process and made sure all my paperwork was done in order for me to get the house that I wanted. I was truly amazed and highly recommend them to my friends and family. You're the best Scott and thank you for everything!

B. Cross - Maricopa, AZ **Knowledge is Power** Scott was very professional, knowledgeable, and understanding through a difficult transaction. Scott was great to work with. He answered all of my questions was friendly and worked hard to get the deal done.

Daniella Youssif - Phoenix, AZ **What an amazing experience!** Scott will forever be remembered as a miracle worker within my household. Not only did he do the impossible by closing on a deal for my mother who has not had a home to her name in over 10 years, but he was an absolute delight to work with. What he did for my family was above what any other lender would have done, as we had gone through multiple lenders and all of which failed to close. We thank the day we met you Scott, you have truly improved our lives!

Phil and Lisa Greco - Fountain Hills, AZ **Top Notch and Truly Professional He's as good as it gets.** One of the worst things is doing business with someone who can't even find the time to return phone calls. Scott is always in contact with you and can answer all your questions. He returns every call and always keeps you updated on progress. Scott is as professional as it gets. Great rates too! Whether you're a first-time buyer or a seasoned buyer, Scott is there for you to walk you through the whole process. I have used Scott multiple times for a reason. They say in real estate the key is "Location, Location, Location". Business with Scott is "Reputation, Reputation, Reputation". Thanks for everything...You Rock Kid!

Muzi - Chandler, AZ **Great rate and response time** After researching up to 6 businesses, Scott was able to provide me with the best rates and lowest costs. Additionally, his response time was very prompt. I got answers to my questions within hours or even minutes. I certainly would recommend Scott G. & AZF.

Cheryl and Norm - IL **Very, very grateful and satisfied!** My husband and I were referred to Scott G. by our financial adviser. At first, we were checking into doing a reverse mortgage. Scott worked up an overview of the numbers and sent us to a housing counselor. After reading all the material on reverse mortgages and talking to the counselor, we decided to refinance. We paid off our first and second mortgage plus 3 large credit cards. Scott got us the best rate and worked very diligently for the past 5 months even though the mortgage amount is under \$100,000. Thanks Scott for helping us out. You are the best!!!

TRUST

Silvius G - New York **Speed and Professionalism!** We are the Grant family, we live in NYC and were looking for a second home mortgage loan in AZ. I was completely sold on another lender when a local friend told me about his mentor. I contacted AZ Financial just to compare rates 15 or 30 year mortgage. Mr. Gripman was able to explain the full process in less than 1 hour with professionalism and transparency regarding all fees associated with my loan. Immediately, I fired my old loan officer, he couldn't answer my questions for weeks. Mr. G walked me through the process step by step, fee by fee and he secured me a discounted loan from one of his lenders. I locked in my rate for 30 days in less than 48 hours from my initial call. I strongly recommend any person shopping for a loan that wants to keep his sanity to go to AZ Financial.

RJ Salow - Phoenix, AZ **Super Smooth Process** Probably the most simple and straight forward refi that I have ever been through. The communication was outstanding, and they did what they said they would do. I could not ask for more I will definitely use them again.

Joanna - AZ **Excellent AAA+++** I am so glad we found Scott to help us with our loan. He was so easy to work with and was always on top of things. He was available to answer all our questions and the rate he got us was by far the best. Our builder was incredibly slow, and he was able to push all of our paperwork through, so we could close on time.

Jeffrey - AZ **Great Service** Working with Scott was a pleasure. He made a difficult process seem easy. Scott was honest and upfront concerning every aspect of the process. We even needed an unexpected, last minute termite inspection and Scott took care of everything. I highly recommend Scott; just wish he was a mechanic too. Thanks for everything. Jeff D.

Edith Munoz - Maricopa, AZ **Great Experience** Scott was great to work with. He made the process for us so simple and fast. Always kept us in the loop and answered all our questions. I highly recommend him!

Andre - Mesa, AZ **Best there is!** I had been shopping around for quite some time. I was referred to Scott by another financial company. Scott went above and beyond anything I had experienced in the past dealing with major banks and private lenders. Communication was spot on, always willing to clarify every little detail.

Todd & Juli Vaught. - Tucson AZ **Diligent Worker Straight Forward Individual** My wife and I had really ended up liking and trusting Scott G. We both were self-employed with different businesses we wanted to refinance our primary and an investment home for the lowest interest rate available. Scott tried to keep it as simple as he could and even worked around a two week vacation we had scheduled and an auto accident that happened while out of town, all during the refinance process. It's a big deal to go thru all the tax forms, get appraisals, etc., but if we needed or wanted to do it again we would definitely give Scott a call because of the consistent treatment we received. All said and done we are glad we did it. We love the lower payments. Thank you for your hard work and hope continued success for your business.