

## Let's partner for life's moments.

Together, we'll help you prepare for the next one — big or small.



Stephanie C Johnson

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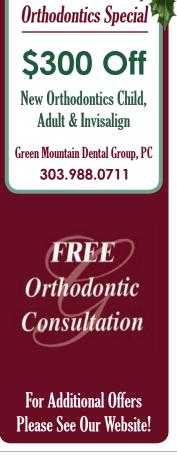
- WB I-70 on-and-off ramps at Clear Creek Drive NOW OPEN
- Clear Creek Dr N of 32nd Ave to ramps NOW OPEN
- WB I-70 at 32nd Ave on-ramp NOW OPEN
- Fly-over bridge and reconstructed WB I-70 32nd Ave on-ramp NOW OPEN
- Outlook Clear Creek by Evergreen Development: 310 luxury apartments NOW OPEN
- Kum & Go fuel and convenience NOW OPEN
- Foothills Credit Union UNDER CONSTRUCTION, OPENING EARLY 2022

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## Facilitating Financial Health

BY JENNIFER CORBET | PHOTOS PROVIDED BY KELLY SHEA

PPLEWOOD, WE'D LIKE YOU TO MEET KELLY SHEA of Fit Lending. Kelly began his career in financial services ten years ago and over the years has developed an appreciation for "the power of a great mortgage" and the importance of considering an individual's or family's complete financial picture. Originally, Kelly studied to become a teacher and, because of that, loves to help folks learn about their financial options. He wants to be a resource to help others understand how to make their finances better. The right mortgage can be a huge factor in a family's financial health, and Kelly wants to help people find the right one.

A genuine local boy, Kelly has lived in the Arvada/Wheat Ridge/ Golden area all his life. He currently lives in Applewood Villages with his wife, Adrien, and their two adorable sons, Hunter (8) and Glen (5).

The family also has a dog, Baby, a pandemic pup that keeps them on their toes! When not working, you can find Kelly doing something outdoors: skiing, fishing, golfing, or trying to get lost in the woods. The family loves Colorado camping and exploring, watching the Broncos, 80s movies, and dancing to classic rock. They are so thankful, he says, to live in Applewood. His family loves their neighbors and community, not to mention the great food trucks, parks, and schools!

Kelly's desire to help people doesn't come out of nowhere. He was inspired by his grandfather, who taught him basic kindness and how to connect with people and help them to be their best – a quality that he hopes to bring to every interaction that he has with others. Kelly also credits Mrs. A., a history teacher he had as a child, with giving him a love of education and teaching him "the importance of human interaction and how we all need to make sure we are doing everything in our power to make the world a better place through respecting and helping those around us." Kelly very much enjoys his work because he likes meeting people from all walks of life and helping them make sure that their house is a source of comfort both financially and emotionally.

Fit Lending is the ideal choice for Colorado homebuyers, offering low mortgage rates, fast closings, and one-on-one personalized service. They have streamlined the mortgage-approval process to help you close purchase transactions as quickly as possible while keeping you and your realtor updated throughout the process. Looking for down payment options? They've got them, offering various down payment options (as little as 3.00% down) and a wide variety of loan programs for all homebuyers including the self-employed, those with less-than-perfect credit, first-time homebuyers, and others with unique situations. Fit Lending can match your needs with a great loan, whether it be for a first home, second home, or rental property.

Refinancing your current home loan with Fit Lending may be an option to lower your monthly payment, pay off debts, or free up some

cash to plan a dream vacation, upgrade your home, pay for college tuition, or create a cash reserve for emergencies.

We asked Kelly what the philosophy was behind his business. His main goal, he says, is to help people with financial education and wellbeing:

For the vast majority of people their home is their largest asset and probably the only one that increases in value. Most people also have some fear and confusion about how the process works and if they are really getting a mortgage that benefits them. My goal with every client is to make sure that we are creating a mortgage product and process that makes them feel valued, but also gives them insight into why this mortgage fits for them and their family in their overall financial goals.

For more information about Kelly Shea of Fit Lending, go to www.fitlending.com, or email Kelly at Kelly.shea@fitlending.com. Their offices are located at 10146 W. San Juan Way, Unit 100, in Littleton.

