

K.I.S.S.

The ROCKSTARS of City Bank Mortgage

Keep It Super Simple. At City Bank Mortgage, that is exactly what they do. Their focus is on relationships, education, and community.

After you meet with Louis (NMLS# 373055), Jillian, and Jackie, the first thing they ask each other is, “How are we going to help these people?” That is a big question that has a million different answers. The first thing to know about the ROCKSTAR team is their number one priority is the relationships they have and their #1 goal is helping people. When you call and come into their office, you can expect to leave feeling confident that the team over at City Bank Mortgage is invested in helping you achieve your goals of buying and refinancing. In the last 4 years, there has only been ONE loan they “couldn’t” do, but when they said they couldn’t do it what they actually mean is they couldn’t do it right then, but they were able to get it done a few months down the road. They’ve closed easily about 500 loans together.

Branch Manager, Louis Rios, and his right-hand woman, Jillian Fleming, met roughly six years ago through a Networking group. Just two short years later they teamed up at City Bank Mortgage in Frisco before relocating to their new office in Allen and adding Jackie to their team. As a team they have over 23 years experience helping families achieve homeownership and building relationships with their clients. Having a team makes everything easy. Jackie and Louis are the ones that get everything done on the front end and Jill takes everything from there to make sure it all comes out smooth and right side out.



Sitting down with the team is like being at a family reunion, everyone shares in the same stresses, problem-solving, and of course laughter. Within your first meeting you can really tell that Louis, Jill and Jackie really enjoy what they do and getting to know their clients. “It’s important that we get to know them and get an understanding of what is important to them, who they are, and what their goals are,” says Jill. Since they are a team they are able to spend the time needed to fit pieces of a puzzle together, move things around and work together to find answers for every situation. They also aren’t just looking for a solution that works to get you a mortgage, but rather, they are looking for the best solution for their clients to get a mortgage. They work together and lean on each other, that way they are able to give everyone the best service they can. “We like to have fun and we strive on building our trust in our relationships in the office and with our clients because no one should feel like applying for a mortgage is a scary thing” states Louis. The ROCKSTARS team also knows that a huge part of trust and relationship building is communication. Since they work as a team, someone is always available to take a call or a meeting to put your mind at ease or answer some questions. Clients are able to call and reach out directly via the team’s cell phone

numbers. Louis said, “We are still a little old fashioned. We meet with our clients in person as much as we are able because we want to sit down with them and be able to show them how things are happening and to make sure things are always getting done on the front end.”

Education is a huge part of what the ROCKSTARS team strives for. Whether you are a first-time homeowner or looking to refinance, you likely have questions and they will work tirelessly to find the answers if they don’t already know them. Louis points out that they “try to keep the mortgage process super simple. Often a client doesn’t know what they need to do and we will spend the time necessary to help them get everything they need. The list is pretty lengthy and we will work through each item with them and help them know what it is they need throughout the entire process. It’s mortgages made simple.” They work really hard to create a safe place where clients can feel comfortable

with their financial situation. They’ve had clients come into their office nowhere near ready to achieve their mortgage goals and Louis and his team have spent months to even years getting them on the path needed to get a mortgage.

Something extra special about City Bank Mortgage is their Hope Fund. Every payday everyone is given the opportunity to pitch in a donation and the bank will match it. The Hope Fund is then used to help employees of the company during times of difficulty such as illness, hardships, etc.

So when you are ready to discuss your options and the road to a new mortgage or refinance, be sure to check out the mortgage whispers, The ROCKSTARS at TheRockstarTeam.Rockstars@citybank or www.louisrios.com.

fall festivities

Shop, Sample, Browse at LUCAS FARMERS MARKET

Fall Grand OPENING



Farmers are taking over Lucas Community Park – for the day!

On Oct. 12 and again on Nov. 2, a wide variety of hyper-local produce, food products and artisans’ wares will be ready and waiting. There will also be fun family activities and ready-to-eat food, not to mention seeing all your friends and neighbors there.

This grassroots-led Farmers Market concept is a trial that will lead to standing Farmers Market days in the spring, if there is enough community interest. It seems that the community is not only interested, but very excited about the opportunity to buy and sell at the market.

“We had 200 responses from potential vendors within days to a Facebook posting,” said Lynne Dodson, volunteer and member of the Farmers Market Committee. “We are carefully selecting vendors to bring a wide variety of products to the market.”

Debra Guillemaud, interim market manager, shared what visitors can find. “Shoppers can browse booths offering a wide variety of products including locally grown produce, honey, syrup, herbs, flowers, goat milk, jams, breads, free-range eggs, salsa, beef, lamb, chicken and pork. Several vendors will offer teas, olive oils, soaps, cutting boards, and other artisan products.”

In addition to browsing the stalls, families can stroll among the creative Scarecrow Contest entries scattered throughout the park, listen to a local musician and enjoy free coffee and donuts (while they last).

“We are really looking forward to showcasing Lucas residents’ agricultural skills at the upcoming Farmers Market,” said Mayor Jim Olk. “A great-tasting time should be had by all. See you there!!!!”



Come on out: October 12 and November 2, 8 a.m.-noon, Lucas Community Park, 665 Country Club Road. Parking available on site.