



How Green Was My Mortgage:

MVM

WHEN DAVID AND MANDY VINDIOLA were students working toward their MBA degrees at Mesa State, they didn't just sit back with their textbooks and focus on theory. They went out and bought real estate. That endeavor led them to consider the home mortgage business that later took form as the MVM Mortgage Group.

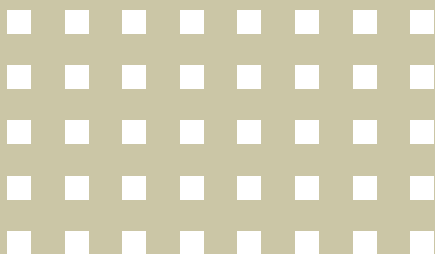
What do the letters MVM stand for? David, Mandy, or Mandy's mother Gwen DeCino might tell you with a perfectly straight face that it means "Mandy Vindiola & Mom." Not so; they bought an existing company, and that was its name. And yes, Gwen is definitely a vital member of the team.

When the young couple began putting their business plan on paper, they saw that they were missing an important ingredient: an experienced mortgage broker who understood investors and wanted to work with them. They already knew such a person: Gwen. But she was living in Boulder. Mentors and friends contributed to the company, helping guide and shape the business. And then, in 2001, Gwen and her husband Jim moved to Grand Junction.

The team was now in place. Jim DeCino took over the IT responsibilities. The group turned its attention toward the environment and the myriad possibilities they could see in "going green." In 2008, MVM moved to the current location at 321 Rood Avenue, the site of the old Sundrop Grocery Store. They refinished the space, using green, energy-efficient features wherever they could. The floor is cork, the carpet pad is recycled, and the carpet itself is made from cornstarch. Really! No VOC paint was used, and the windows and lighting are all energy efficient. The group reconfigured and opened up the space to allow more natural light. High Noon solar recently completed a large commercial solar electrical system on the roof of the building. Now all the electricity used by the business is generated from solar power.

Working together as a family, yet as independent contractors, has proven a successful arrangement for the DeCinos and the Vindiolas. And living in the Grand Valley just puts icing on that cake. They all enjoy camping, and one of this year's Christmas presents was a pop-up camper trailer for the whole family to use. David says, "There are unlimited opportunities to mountain bike, road bike, ski, snowshoe, hike, raft, run trails, and explore just outside our back door." Mandy says, "We are both triathletes and compete in races locally and statewide." And Gwen comments, "Everyone in Grand Junction is so friendly and willing to give of their time and energy to help others."

But let's get back to business. Gwen says, "Our business model is based on mortgage planning, first and foremost. We are Certified





Gwen DeCino, Mandy and David Vindiola

Mortgage Planning Specialists (CMPS)™. This means we take into account the client's entire financial picture. We start with the client's long-term and short-term goals, then build a loan comparison report to look at several factors during the life of the loan — tax implications, potential for asset accumulation accounts, cost, rate, and overall fit. So side-by-side the client can see a comparison of three to four loan options and how it performs over three, five, or even ten years."

And Mandy adds, "Something else that sets us apart from other lenders is our ability to finance energy-efficient homes with an Energy Efficient Mortgage (EEM). These loans work by rewarding clients who buy an energy-efficient home or add those features. By decreasing and/or offsetting the monthly utility costs, EEMs offer more flexible loan terms and sometimes even a lower interest rate."

MVM Mortgage Group is a member of the Chamber of Commerce and active on different

committees. They're also members of the Better Energy Advocates, a group of businesses that focus on energy-efficient opportunities in building and lending.

David and Mandy are both on the Mesa State College MBA Alumni Board and founded the Western Slope Real Estate Investors association about five years ago. David is active with the local Toast Masters group, and Mandy was involved in the startup of the Green Guides, a community group network of green and sustainable businesses and organizations.

Gwen is a member of Rotary and has been involved in the Masquerade Ball that raises funds each year for children in the community who are considered at risk for drug abuse. "There's always some activity going on for the benefit of those in need," she says.

David tells us, "We work together as a team on almost every transaction," and Mandy says, "Our clients essentially get three for the price of one!" ❖