

PROMOTIONAL FEATURE

Kern Mortgage offers clients good rates, terms

NEW BRITAIN

By **OLIVIA MARBLE**
@MARBLEOLIVIA

Local mortgage company Kern Mortgage may be small, but its founder says its small size is necessary for delivering the best prices possible to

clients.

President and founder Peter Kern had been selling mortgages for 15 years, most recently with the Bank of England, when he realized he could better service his customers by starting his own mortgage company.

“I thought I could get my clients better rates, better terms and better lenders without the overhead costs,” Kern said.

Kern opened Kern Mortgage in January of 2019. Located in Berlin, the business specializes in providing mortgages for one-to-four family properties and condos using Veterans Administration, federal housing administrator and conventional and portfolio loans. The company has investors to handle almost any type of commercial investment transaction.

Kern said even though his company is small, it still has the same technology that big companies have. Every part of his business can be done virtually, with e-signing, virtual confirmation of income and assets and a mortgage app. He has had many clients that he has never met in person, but he can meet in person if his customers prefer.

“I’m offering the same bells and whistles that big compa-



Courtesy of Peter Kern

Peter Kern, the president and founder of Kern Mortgage.

nies have, but you still have someone local, and because of the lower costs I can get them (the customers) a better deal. I do better, they do better; everyone’s happy,” Kern said.

Kern said he tries not to spend too much money on marketing his company, and instead relies on customer rec-

ommendations to spread the word. Kern said he has loyal customers from his previous job who have recommended him to their family and friends.

“I think it’s really the service,” Kern said when asked why he is able to rely on customer recommendations. “My customers trust I’m going to do

what I say I’m going to do and deliver what I promise. I don’t overpromise, and I don’t under promise.”

Kern is licensed to broker loans in both Connecticut and Florida. For more information about Kern Mortgage, call 860-828-5374.

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979 Farmington Ave.
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Peter D. L. Kern 860-828-5374
President/Broker
NMLS# 11142
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pkern@kernmtg.com
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