

# *Trust* THE KNOWLEDGE OF EXPERIENCE.

Heidi Hayward Urish, Ingrid Antrim Serafini, and Denise Vignoe have created a team that offers unique resources in serving you. With over 40 years of combined experience in the mortgage industry and related fields, we are committed to educating you about the mortgage process and to providing you with exceptional service, innovative solutions and access to the best rates and programs available.

Whether you are a borrower or colleague, our goal is to exceed your expectations as we assist you with your home financing needs. Originating your loan is just the beginning of our relationship with you. We will be your resource for mortgage financing information — your Trusted Advisors — today, tomorrow, and beyond. We take the trust you place in us very seriously.

*Trusted by more Vermonters than any other mortgage broker.*

**Heidi Hayward Urish** has been in mortgage lending since 1991. In 1995, Heidi was the founding loan officer of Spruce Mortgage. Since that time, she and her team have been the top producers at Spruce. They have a dedication to customer education and satisfaction which guarantees a smooth transaction from beginning to end. Heidi is a native Vermonter and lives in Burlington with her husband and two daughters.

**Ingrid Antrim Serafini** has been with Spruce as part of the top producing team since 2001. Her background in real estate brings a unique expertise to the team. Her trademark is honest advice, superior service, and an understanding of her client's needs. Ingrid lives in Williston with her husband and three daughters.

**Denise Vignoe** joined Spruce Mortgage in 2004 after spending 22 years working in the non-profit sector. She chose Spruce because of the company's strong community focus and commitment to people. In 2006, Denise joined Spruce's top producing team. In addition to mortgage lending, Denise focuses on marketing, promotion, and data management. She lives in South Burlington with her partner and their standard poodle.



*Spruce's top producing team, with over 5,000 loans closed.  
From left: Heidi Hayward Urish, Ingrid Antrim Serafini, and  
Denise Vignoe.*

*"The level of service we received from you was extraordinary, well beyond our experience with the bank... all this, on top of the significantly better deal you were able to secure for us on the loan. I will recommend your organization to any of my clients or friends."*

— D. Hamilton



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