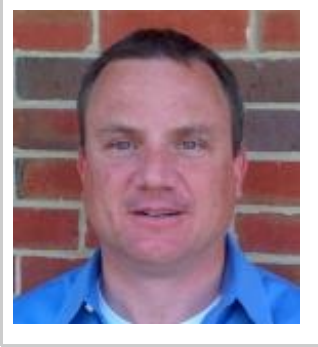


# Citizens Bank Brings Current NJ Mortgage Rates with New NJ Office

Frank McGuire May 23, 2013



**Dave Metzheiser teams up with Citizens Bank to open New NJ mortgage lender offices in NJ. Says partnership will bring competitive current mortgage rates to NJ.**

(Newswire.net -- May 23, 2013) New Jersey, USA -- Citizens Bank is the 15th largest bank in the United States. With 185 years of serving New England, the company has now started expanding into New Jersey. While the process of opening brick-and-mortar locations will be slow, the bank's mortgage division is leading the efforts in New Jersey.

Dave Metzheiser, a lifelong NJ resident, is leading the charge to bring Citizens Bank's services to the state. "It's definitely exciting to be able to team up with such a large operation," Metzheiser explains. "I've been in the [NJ mortgage](#) business for two decades, mostly with smaller outfits, so I am definitely excited to NJ market on its head with some of the things we will be offering."

Other large banks, he explains, provide limited cookie-cutter [NJ mortgage lender](#) options. They try to create a one-size fits all approach. "Larger financial institutions are usually restrained by tons of bureaucratic red-tape and that is usually reflected in the services they offer to their customers." For those looking for competitive current mortgage rates, NJ can be a real headache.

"There are tons of banks to choose from, but what people ultimately find is that they all are offering the same services for the same rates." Metzheiser prides himself on creating individualized loan programs to meet the specific needs of customers. "If you want to build your own house piece-by-piece, a lot of bigger banks won't work with you. Citizens Bank will be providing these construction loans."

Mortgages also depend on the type of real estate. "Some of the state's best real estate is along the Hudson River," Dave explains, "but many banks won't provide loans for high-rise condominiums. Citizens Bank is going to fill that void."

With the state already saturated with [NJ mortgage lenders](#), Dave understands that his branches will need differentiators. "I'm a competitive guy, but I also like to have fun." That's why Citizens Bank will be offering a 45-day mortgage closing. "That's something I am bringing to the company," he explains.

As the mortgage branches begin to spring up, Dave is excited to see how successful it is. "We are bringing homeowners the best of both worlds," he explains. "The customers get all the benefits of a big financial institution alongside the customer service of a local bank." Dave Metzheiser and Citizens Bank see this combination as a true game-changer.

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