



Norbeck Olney Rockville Mortgage (NORM) was started by Matt Zaborsky to fulfill his dream of having his own business. After more than 16 years (and over 25 in the banking world) in the mortgage industry he decided it was simply time to go out on his own. NORM and Matt take great pride in their knowledge, experience, dedication to first class customer service, and their very competitive products and rates!

As a licensed Mortgage Broker in the state of Maryland, NORM is a residential real estate financing professional acting as an independent contractor. We strive to act as a “mentor” for our clients through the complex lending process. We understand that obtaining a mortgage is one of the largest financial transactions someone will ever do. NORM offers our clients extensive choices in mortgage products and access to affordable home loans. We strive to offer outstanding service, confidentiality, and integrity. We understand **we work for our clients!**

Simply put, the difference between a “Broker” and “Mortgage Banker” is the broker works as a liaison between our clients and the lender (Wholesale Mortgage Banker). The wholesale lender is the money source while the broker does all the upfront work prior to loan approval. NORM originates the loan in accord with industry standards, Federal laws, and State and local laws. NORM simplifies the mortgage loan process by counseling our clients on the right product for their needs and then presenting the proper package (loan documentation) to the wholesale lender. In our role as an independent contractor, we allow our wholesale lenders to cut costs by our initial client counseling, taking the loan application, and assembling a loan package for the lender to evaluate. NORM, along with the entire Mortgage Broker community, helps keep costs low due to minimal overhead. In keeping with the spirit of our industry, NORM receives no compensation unless and until the loan is closed. Therefore, we have the ultimate incentive to provide the absolute best service to our valued clients.

NORM is proud to be a member of The Maryland Association of Mortgage Brokers (MAMB) and is 100% behind their “Code of Ethics”. NORM President Matt Zaborsky is currently serving on the Board of Directors of MAMB and is a member of the MAMB Membership Committee. NORM President Matt Zaborsky is extremely active in and proudly supports the community of Norbeck Meadows and Olney, Maryland. He is currently serving as Vice President of the Norbeck Meadows Civic Association and as Executive Vice President of the Greater Olney Civic Association.

Integrity, Experience, and Quality Service is the cornerstone of NORM and that is what every valued client can expect.

Be sure and visit www.NORMMortgage.com to see some rather interesting links.

Feel free to contact NORM as follows:

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