



Eddie Knoell
Senior Loan Officer
O'Dowd & Associates Mortgage Inc.
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Realtor® & Customer Testimonials

“Eddie Knoell was helpful and very professional. That was the easiest time I had buying a house. Everything went fast and smooth. I am glad I chose him. Thank you.”

Bobbie Jean Harnack Sun City, AZ

“Eddie is an efficient lender and has total follow up. He does a great job and has smooth closings.”

Bob Daughtery - Re/max Power Realty-

“Eddie Knoell is the best mortgage man we’ve ever dealt with, and we’ve worked with a few in our day. Both Ched and I feel like he was always there for us even on the weekend!! Eddie’s best quality, is his ability to get the job done efficiently, really fast, and had our financial situation as his top priority! In an area where we didn’t feel very knowledgeable, we both felt comfortable knowing we were in good hands with Eddie’s ability to get us the best mortgage possible. Eddie, we also enjoyed the cookies and the newsletters! We think its awesome customer service. God bless you and your family”

Nanette & Ched Salasek Phoenix, AZ

“You were great to work with! You processed our loan very quickly and you were so friendly and helpful! You really made the whole process run a lot smoother than others we’ve worked with in the past. I definitely look forward to working with you again in the future!

Erin Gagnon Phoenix, AZ

“Eddie has always handled my referrals with professionalism and courtesy”

Kevin Walden - Kevin Walden Inc.-

“Gene and I were very satisfied with your mortgage services. Thank you for making our new loan very painless. If we move again, you will definitely be called.”

Eugene & Susan Helbing Sun City, AZ

“Eddie’s attention to detail, prompt responses and knowledge of the market far surpasses his competition. My clients were so impressed with Eddie, they thanked me for referring him. Eddie is one of the best in the financial industry. If it is my call on who to use for a loan officer, I call Eddie.”

Joey Slade -JB Carlson & Associates-

“Eddie, you had a great ability to fit my personal mortgage needs with the best program you thought would work best. Thank you for being efficient, honest, and always available.”

Kevin Hinton Peoria, AZ

“Time after time I have found that Eddie gives my clients thorough information and works hard to keep their costs down while getting them the best loan to fit their needs. I appreciate all the information Eddie gives to me and my clients. This allows my clients to make informed decisions without surprises at closing.”

Kathy DeMumbrum -Century 21 Northwest Realty-

“Professional, courteous and accommodating services. The newsletters are great too. Thanks Eddie”

Joe Caiafa Phoenix, AZ

“Fast Eddie is the Man. “A” game player all the time. Always accurate and on time. He’s courteous, professional and trustworthy. 13 years in the Real Estate business and the worst part of my business is the loan/finance end! Eddie is refreshing. When I turn my clients over to Eddie, I will see you at the “on time” closing every time. Eddie understands that if he makes a mistake he’s fired! He is extremely careful with my clients and business! He’s the “man” the “money man”. Big loans and small loans, same great service and winning attitude! Way to go Eddie!

Keith McClure -Cozland Corporation Real Estate Services-

“Thanks for your prompt, professional guidance and service through multiple loans this year”

Matthew Anderson Whittier, CA

“I really enjoyed working with you and your company. You were not only professional but a lot of fun. I appreciated the way you handled my loan and were prompt in getting documents to the title company for a quick close. If I require your services in the future I will be sure to give you a call.

Gina Hosley Phoenix AZ

“I am a Realtor. I suggested Eddie with O’Dowd and Associates to my buyer. My clients had no problems or complaints & the loan docs were there when we needed them. Thanks”

Peggy Ebbitt -1ST USA Realty Professionals, Inc.-

“Eddie and O’Dowd Mortgage have been a great help to me. They have refinanced many properties for me and are in the process of refinancing several more now. They have always been very professional and have I have recommended them to many people.”

Eric & Joy Stevens -Continental Management Inc-

“I trust Eddie with my lending needs and have referred him to my own family members for their home financing needs. All of the loans I have done with Eddie were handled in a professional and prompt manner and even closed ahead of schedule! As a Real Estate Broker- I would highly recommend Eddie Knoell to handle my clients loans.”

Marie Haynes -50 States Realty-

“I was very pleased with- all questions being answered, phone calls being returned promptly, and the process being very quick and easy.”

Charity & Ryan Huston Queen Creek, AZ

“Excellent, professional attention to our refinance. Everything went smoothly in a very timely manner. Any questions we had were answered in a satisfactory manner.”

Arnold & Christine Potter Loyalton, CA

"I continue to refer my clients to you because I know I can count on you to provide a fast response and a courteous and professional service. You are the only mortgage contact I have used that provides daily updates on interest rates, costs, etc. I appreciate your personal attention and when you return phone calls as we work through a transaction. And, your dedication to faith & family give me insight into you as a person and not just a mortgage professional. I anticipate doing much more business together! Kind Regards

Linda Martin -Coldwell Banker Success Realty-

"We have bought & sold a total of 5 homes and we have refinanced at least 3 times and Eddie Knoell is our mortgage guy for life. Eddie is honest, timely, and available and come highly recommended! Eddie makes a process that is often stressful and laborious, positive and a learning experience.

He has expressed support when we needed reassurance, giving us peace of mind when it was greatly needed!!! His people skills are phenomenal, his insightfulness is excellent! You get the whole package with Eddie Knoell; Intellectual, Psychological and Emotional Intelligence!!!

I would and have recommended him to my family, that's how much we trust Eddie!"

Dr. Ramiro & Liza Garcia Scottsdale, AZ

"Eddie always takes my call even though it may not lead to a loan. I respect his opinion and advice. Not only is he knowledgeable but comfortable to speak with. I highly recommend Eddie Knoell."

David Burrows Chandler, AZ

"You made it happen so fast! Thanks for all your help! I have no idea how much effort you put into this, but you made it seem effortless. You were smooth and always cordial. I am so glad Paul directed us to you. You both had us sign a lot of papers and I trust you both like family I've bought 2 other properties in the past and never felt so comfortable.

The cookies and lottery ticket were a nice touch as well! Christi and I both feel like you really care. Your communication skills were excellent and your proficiency was unbelievable. Thanks again for treating us like we were your only client."

Matt Gonshorowski Phoenix, AZ

"Eddie Knoell is a rare find in the mortgage business today. He can be depended upon to return all calls promptly and service your customers in a professional way. Eddie is one of the few loan officers who regularly calls me and my customers with updates. I have highly recommend Eddie to clients and will continue to do so."

David Oliverson -Phoenix Homes by David-

“Eddie refinanced our home with professionalism, timeliness, and accuracy. He was courteous, kept us informed, and got us a good rate.”

Gregory & Maura LeBeau Scottsdale, AZ

“Eddie works fast and is thorough. He gave us a great deal. We were financed in no time, and it was a lot faster and easier than any other loan process we’ve ever gone through.”

Arlyn & Jennifer Stotts Phoenix, AZ

“With Eddie it was the easiest mortgage we’ve ever applied for. By phone we applied and were approved right then and there. Anytime I needed advice or had questions, Eddie was always either on the phone or email with answers. Eddie is honest, knows his business and is always asking if we need anything. When we wanted to refinance, Eddie was the 1st to offer to help us. The paperwork was done efficiently and it seemed like it was effortless even though we know there is a lot of work that goes on behind the scenes. We are very committed to using Eddie’s vast knowledge and services if we ever buy another home or need a mortgage or refinance.”

Nancy & Carlos Baldenegro Chandler, AZ

“Eddie went above the call of duty on 3 separate transactions for us. Each time we challenged him to work under different circumstances & each time he come through and exceeded our expectations! Eddie is extremely efficient & knowledgeable. We really think the world of him and appreciate all that he has done for us!

Anita Sanda -High Profile Realty LLC-

“I enjoyed the experience working with Eddie. He’s patient and professional in finding the right mortgage loan products. I especially like his flexible attitude and his ability to explain the loan products. I found the best deal fro my house. I definitely recommend this company.”

Kristy Li Chandler, AZ

“Working with Eddie has been the smoothest portion of my relocation. As with anyone, moving is a stressful time, and to have a lender working with you to make the best of a challenging time is a true pleasure.

Eddie was always on focus. He answered my questions by cell phone after hours when most lenders are turning it off for the day. My voicemails were returned promptly and he designated someone to follow through for him in his absence. My particular move had its own challenges/delays/holiday schedules but that didn't stop Eddie from being thorough and professional. Eddie put me at the front of the line and found the best rate and lock for me.

It has been a truly wonderful experience working through the mortgage side of the move with Eddie. I would and will recommend Eddie Knoell to anyone I know who is looking for a top notch loan officer."

Teresa Beckman Chandler, AZ

"You're the best Eddie! You work it till the cows come home."

Jodi Osborne - Phoenix homes by David Realty-

"Eddie was a blessing. I am a single female buying my first home. I had a mortgage company through the builder but was not satisfied. I called Eddie and without any hesitation he came up with a mortgage plan that was best for me. He was very helpful in answering all of my first time homeowner questions and concerns. He would call to give me updates and to see how I was doing. He made the whole process go very smoothly and it was essentially worry free.

Jennifer Speer - Sun City, AZ

"It was nice working with you! Thank you. Everything worked out well and very fast. We were happy that you helped us get the loan that we needed. Thank you also for explaining everything so well. We were very happy with your services!!

P.S. Thanks for the brownies. Never had anyone do that before. It makes one feel special and not just another person that paid money for your services. Thanks!"

Daniel & Susanne Wagner Maricopa, AZ

"Honest, effective and straight forward. P.S. the brownies were very good"

Paul & Betty Giles - Scottsdale, AZ

"Shopping for a new loan can be very intimidating. I found that different lenders often make promises they just can't keep. Eddie delivers every time with accurate and timely loans. NO surprises at the closing table!"

Rich Eneim - Phoenix, AZ

“This is my 8th home purchase and mortgage. Working with Eddie has been by far, the most simple, straight forward experience I’ve ever had obtaining a mortgage.”

Denise Roeder - Chandler, AZ 85248

“My fiancé and I were very nervous about buying our first house. The service Eddie provided made the whole process very easy. Eddie answered all the questions we had. He provided us with prompt and accurate service. We really appreciate all the help Eddie gave us.

Mindy & Sean Cassidy - Phoenix, AZ 85204

“Whenever I call I get right through to Eddie. He looks into every option to get us what we want. We really appreciate him and his staff!”

Nick & Rayann Gionet Phoenix, AZ 85053

“Eddie, you made this whole process so easy! You answered all my questions and returned all my calls very promptly. I am very happy with the level of service I received and would happily refer you to friends and family.”

Kristina Reilly Scottsdale, AZ 85251

“I am a Realtor who uses Eddie as my personal broker. Eddie is the first lender that I recommend to my clients. Eddie is dependable, hardworking, and knowledgeable. I know if he is handling the loan everything will go smoothly, the house will close on time and my clients will be extremely happy with Eddie’s service. He is wonderful!

Teresa Eneim -Russ Lyon Realty- Scottsdale, AZ

“Thanks for your excellent and professional service in closing my loan on the purchase of my new condominium”

Miguel Colon – Sun City, AZ 85374

“As a first time home buyer, your constant and open communication was helpful and comforting. Thank you for your patience and always thoroughly explaining all the steps along the way. I would gladly do business with you again when the time comes.”

Jaclyn Lindsey- Tempe, AZ 85283

"I want to say what a pleasant experience I had when dealing with Eddie Knoell. He went out of his way to keep in touch with me every step of the way concerning the mortgage on my new home. I am very grateful for his very professional manner in which he handled the matter. Whenever someone I know needs a mortgage agent, I will certainly recommend Eddie."

Suzanne Cormier – Sun City, AZ 85374

"Eddie Knoell is the best lender I've ever worked with. He was prompt, courteous and did what he promised, on or before the promised date. Eddie offered an L.S.R. without being asked. Eddie was in contact with me often throughout the entire transaction. As a real estate agent the entire process was a breeze. No calls had to be placed to Eddie to find out what was going on.

I'd highly recommend using Eddie Knoell for all your clients lending needs. He makes an agents life stress free."

Judy Gibson Farnsworth Realty & Management Co. AZ

"Absolutely superb service, every step of the way!"

Caryn Molsberry – Mesa, AZ 85210

"You were very thorough, helpful, and knowledgeable. You kept me informed and always answered my questions. I would definitely work with you again."

Steve & Becky Bieranowski – Sierra Vista, AZ 85650

"The service I received from Eddie and Aimee at O'Dowd was nothing short of exceptional. Mine was a complicated application and despite easier options (that would have cost me more), they worked tirelessly to secure me a great mortgage at an exceptional rate. Personal service is the key when it comes to such a huge investment and these guys will not disappoint.

Matt MaClean – Phoenix, AZ 85024

"We enjoyed working with Eddie Knoell and were very pleased with the responsiveness and attention that Eddie gave us. We will recommend Eddie & O'Dowd Mortgage and will definitely use again in the future."

Rob & Sally Duceatt Goodyear, AZ 85338

“The experience was very pleasant and we were extremely happy with Eddie and the O’Dowd company.”

Andrew & Amber Flanigan Phoenix, AZ 85024

“Thank you for outstanding service in the refinance of our home! Not only were you professional and courteous, you were realistic and honest. Our transaction was easier than we could have imagined and we will definitely call on you for our future needs! Again, thank you for everything!

Kristy & Dennis Bartusek Tempe, AZ 85284

“The transaction closed on time once you were involved, and you were prompt in returning emails and phone calls. Since I represented the seller and we had limited interaction that’s all I’m qualified to share”

Pat Kelly EXIT Realty East Valley AZ

“Before contacting Mr. Eddie Knoell we applied for a loan at Wells Fargo bank where a representative wasted almost five hours of our time in two meetings. Mr. Knoell did the same thing in about ten minutes by telephone and the closing costs were about \$2000 lower. The interest rate was also lower. We are quite happy with Mr. Knoell’s service

Hershel & Margaret Haught Mesa, AZ 85206

“My wife and I recently decided it was the right time to refinance our home. I had been introduced to Eddie Knoell some years ago and had been periodically in touch with him to get more information on refinancing and interest rates so I would better understand the process as a whole. Eddie walked me through completing all the paperwork in advance so that when he called me and told me interest rates were at 5.1% and we might want to consider locking in, all the paperwork was already completed and on file.

Eddie has been an invaluable wealth of knowledge and has always been more than willing to take any time necessary (whether it be on the phone or in e-mail) to answer any questions I had, provide me with accurate refinance figures for my scenario, and go the extra mile to provide outstanding customer services even before I was his customer. I would highly recommend Mr. Knoell to anyone considering financing a new home or refinancing an existing loan.

In an economic time where it seems that honesty and integrity are a hard to find commodity, especially in the housing industry, Eddie Knoell has proven to be a shining example of those qualities.

Thank you Eddie for your superior experience in helping us achieve our goal of refinancing and making in simpler than we could have ever imagined.”

Kevin and Kristine Wilson Surprise, AZ 85388

“When I thought about purchasing a home I was not sure that it could be done. A friend of mine recommended Eddie. It was the best call I ever made, not only did he provide excellent service by explaining the loan process but helped me understand what steps I could take to better my credit and get me the best loan and rates possible.

Thanks Eddie, know that all of friends and family will be referred to you by me when in the process of looking to purchase or refinance a home.”

Darci Shanks Phoenix, AZ 85015

“Thank you Eddie for the fast closing of our loan. Our loan closed in 30 days thanks to you and your staff’s diligence. We appreciate the fact that you gave us several financing options. We felt that we had a choice and chose the best option for our needs.”

Michael & Diane Stackwick Phoenix, AZ 85007

“The experience working with Eddie was good. Have not done a mortgage in a long time and had no idea really what I was doing. Eddie provided me with everything I needed to sign or initial, explained what all the charges were. Much of the work was able to be done through fax or e-mail so many trips were not necessary. Any questions I asked regarding what needed to be done were answered quickly.

Patricia & Raymond Barrier Phoenix, AZ 85020

“I appreciated your good communication and frequent updates. I also appreciate every time I call you I never got a recording always able to talk to someone in person. You also kept on top of things and were able to close early. Thanks

Mike Cameli DPR Realty Tempe, AZ

“Thank you so much for the email and phone call in regards to the closing on my home! (And the Bday wishes!) I really appreciate all that you did to make the mortgage process go as smoothly as it did. The whole process, from start to finish, was simple and never once was I frustrated. Thank you for making at all so easy! “

Danielle Gerald Gilbert, AZ 85295

“Thank you so much for the professional way in which you dealt with my buyers. They remarked that they felt you gave them the time and attention they wanted and that you responded to their questions in a timely manner. Whenever I refer a client and it turns out that all parties are satisfied with the customer service---then I do not hesitate to send more referrals.”

Shelia James, Broker for Arizona Choice Realty AZ

“What I like most about your service is that you were prompt in responding to any questions that we had throughout the entire process, whether it was by email or phone. Being first time homebuyers we were not very knowledgeable about the process in buying a home and had plenty of questions. Overall the communication was great & we appreciate your patience and speediness in getting everything in order & closing on the home for us as quickly as you guys did.”

John Mitchareune & Connie Hoang Gilbert, AZ 85296

“My home purchase was challenging, but you figured it all out and made it all come together. You went above and beyond to make sure it happened and even closed on time even with all of the foreclosure obstacles. I would recommend everyone contact you to get a mortgage. You are the man. 😊 The mortgage man...”

Melanie Marshall Surprise, AZ 85374

“Excellent, the service and attention that you provided Eddie was simply excellent. Thank you for your help on this transaction, we were scheduled to close on the middle of the month and we actually closed more than a week early. Thank you very much.”

Jose Reyes Arizona Best Real Estate Glendale, AZ

“Our mortgage service through Eddie Knoell was seamless throughout. It was like having someone watch over the process without us having any concern in the process. All questions were answered promptly and completely with the correct issues addressed without extra fanfare, like dealing with a trusted family member. Thanks again Eddie!!!”

Thomas & Carol Milberry Queen Creek, AZ 85242

"I had been using Eddie Knoell from O'Dowd & Associate Mortgage for the last couple years. He was a very honest, reliable and hard working man. He always gave me the best rates and a very reasonable closing cost. The best thing I like about his service is that he always responds to my email or phone calls. I will not use any other mortgage services except Eddie Knoell."

Billy HA HomeSmart Phoenix, AZ

"Eddie was awesome to work with! As first time homebuyers, he always took the time to answer our many questions and always provided us with the most up to date information. I would recommend Eddie to any of my friends who were purchasing a house. He's the best!"

Martina Hobbs Scottsdale, AZ 85254

"You made my first time home buying experience smooth and educational. You were ALWAYS a phone call away to answer any of my questions or just to ease my concerns. I look forward to doing more business with you in the future! Thanks."

Christian Holt Phoenix, AZ 85020

"When buying a new home, getting the right loan, at the right time, with the right interest rate can be a daunting task...even seem impossible. Thanks to Eddie, that just wasn't the case for us. Eddie's hard work, impeccable customer service, and overall industry knowledge, made what for many is a painful process, into a worry free experience. Moving is never perfect, but thanks to Eddie, our financing was. Now if we can just get him to open up a moving company..."

Jeff & Christine Cortese Oro Valley, AZ 85755

"Eddie is a true professional. My case had a special set of circumstances that I do not think he had encountered before, but he continued to work tirelessly on my behalf until we were finally able to close. He kept me in the loop in all that was happening, and put me at ease whenever I had any questions. I am very pleased with the service that I received."

Matt Fahrendorf Phoenix, 85013
