



The Davis-Capehart Team

The Davis-Capehart Team at Caliber Home Loans, Inc. is committed to providing innovative financing options at competitive rates to home buyers and homeowners in Pennsylvania, New Jersey, and Delaware. Since 2006, we've been working to build lasting careers on a foundation of helping more borrowers realize their dreams of home ownership. We're all equally dedicated to providing high levels of customer service to our borrowers. This translates into accurate communications, carefully explaining the pros and cons of different financing options, and being some of the most educated Loan Consultants in the industry. One or more of our team members are always available to answer your questions and assist with your home financing needs. Let the Davis-Capehart Team guide you home!



Spencer Davis

Branch Manager
NMLS#: 681517
State License#: 38396
DE Lic.#: MLO-681517
Licensed in New Jersey
Mobile: 484.201.8366



Spencer leads the Davis-Capehart team and shares over a decade of mortgage origination experience. He enjoys the opportunity to work with borrowers to meet their home ownership goals, and has been recognized as a Caliber Home Loans Circle of Excellence winner in 2013, 2014, 2015, and 2016. Spencer holds a bachelor's degree from York College of Pennsylvania. Outside of work, Spencer enjoys spending time with his wife and five kids, coaching various youth sports, running and biking. He is also an active member at his church.



Holly Decker

Production Assistant
NMLS#: 1584817 | State License: 60896
Delaware License: MLO-1584817 | Licensed in New Jersey
Mobile: 484.951.6571

Holly is a respected part of the team who is enthusiastic about getting you into your new home! She is licensed in Pennsylvania, New Jersey, and Delaware, and offers support by coordinating the progression of each loan. Holly is passionate about collaborating with borrowers on the life-changing event of purchasing a home, and having a positive impact on their mortgage experience. Holly is a lifelong resident of the Lehigh Valley and graduated from Muhlenberg College. She enjoys spending time with her husband and two young daughters.



John Capehart

Loan Consultant
NMLS#: 1309910 | State License#: 51109
Delaware License: MLO-1309910 | Licensed in New Jersey
Mobile: 610.597.3887

John brings expertise and enthusiasm to the Davis-Capehart Team. He believes that hard work, honesty and customer service are of paramount importance. Being a "people pleaser", John is always looking for ways to help customers and non-customers alike. John loves to get to know his clients, hear about their goals and explain the mortgage process to them. Born and raised in the Lehigh Valley, John spends his time away from work with family, friends, and occasionally, his golf clubs.



Jonna Tkacik

Processor
Office: 484.635.2108

No stranger to the mortgage industry, Jonna brings 20 years of loan processing experience to the team. She has spent the past two years as a mortgage loan processor with Caliber Home Loans and has held previous roles in both processing and underwriting. Jonna is detailed and organized, and takes a great deal of pride in working cooperatively with her borrowers, business partners, and team members. In her spare time, she enjoys being with her family and traveling.

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