



**REGAN HAGESTAD,
MANAGING DIRECTOR OF MORTGAGE BANKING
WATERMARK HOME LOANS**

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Regan Hagestad started his career in the mortgage industry as a loan officer in Northern California for a national lender. Seven years ago, he moved to Hermosa Beach and is now a partner in Watermark Home Loans, where he is the managing director of mortgage banking. "After being part of a national bank, I realized that in order to truly service my clients, I needed to have more than one option available," he says. Regan holds a Department of Real Estate Brokers license, Department of Corporations loan originator license, a national NMLS loan originator license and a BA in business management.

WHAT WOULD YOU LIKE POTENTIAL CLIENTS TO KNOW ABOUT YOU?

"Transparency and solutions are the foundation for our success. Addressing challenges early, while creating an open and honest loan transaction, is what I pride myself on. From the initial consultation through closing, I always make sure that any questions are answered correctly the first time. The answers may not always be what a client wants to hear, but there will always be an answer and never an excuse."

WHAT'S ONE TREND THAT IS CHANGING OR DEFINING THE MORTGAGE INDUSTRY TODAY?

"After 2008, many mortgage professionals transitioned from being mortgage brokers to working for large banks. There were a variety of reasons for this, but being a larger-than-life company doesn't always translate into being the best company. At Watermark Home Loans,

we are a Direct Lender as well as a broker. This gives our clients the best of both worlds. We have the option to close the loan in-house just like a traditional bank, while maintaining the flexibility to broker a loan if needed. In today's market, the most important thing when obtaining a home loan is the mortgage professional you work with and the resources that they have at their disposal."

"GAINING THE TRUST AND RESPECT OF MY CLIENTS IN AN INDUSTRY THAT HASN'T HAD A GREAT REPUTATION OVER THE PAST FEW YEARS IS EXTREMELY REWARDING. I TAKE PRIDE IN KNOWING THAT MY CLIENTS APPRECIATE MY HONESTY, MY APPROACH AND THE PROGRAMS I HAVE AVAILABLE."

HOW DO YOU GIVE BACK TO YOUR COMMUNITY?

"I've always had a soft spot for schools and teachers. Growing up, my mother and aunt were teachers, and I watched them spend their paychecks on school supplies for their classrooms. I'm an active member of Commissions for Education, a group of local real estate professionals who donate a minimum of 1% of all commissions to our local education foundations. In our first year, we have raised nearly \$100,000 for our local South Bay schools. It's truly amazing what the power of 1% can do."