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atermark Home Loans is a direct lender as well as a broker, specializing in residential real estate financing. Regan Hagestad, a partner in the business, has been

working in the field of finance for the past 11 years. A licensed real estate broker, he lives in Hermosa Beach, where he dedicates himself to working with the local real estate community. "I want to create the best lending experience in the South Bay," Regan says. "I pride myself on finding creative solutions for unusual transactions that allow me to apply my financial background. Understanding the market as a whole and having knowledge in all areas of finance is what truly separates me from other mortgage professionals."

PROFILES FINANCE & WEALTH MANAGEMENT

Regan Hagestad, Director of Mortgage Banking Watermark Home Loans

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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. 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."

Why did you choose this profession?

"My father was a wealth advisor, and my college friends all ended up on Wall Street. Finance is in my blood, but I wanted to apply my knowledge in a different way. Mortgage banking was a natural choice for me, because it combines real estate with finance, which are both things I enjoy."

What is the biggest benefit that your clients gain from working with you?

"In an industry where people often promote 'feel-good' services, I stay focused on the financing.



Being honest, accurate and efficient are the most important things when working with a lender. With my experience and the fact that we underwrite, close and fund in-house, I am able to provide the honesty, accuracy and timely closings homeowners need."

How do you give back to your community?

"My mother and aunt were teachers, and I

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watched them spend their paychecks on school supplies for their classrooms. I'm an active member of Commissions for Education—local real estate professionals who

donate a minimum of 1% of all commissions to local education foundations. In our first year and a half, we've raised more than \$125,000 for South Bay schools.”