



REGAN HAGESTAD
Director of Mortgage Banking
Watermark Home Loans

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Regan Hagestad, a partner at Watermark Home Loans, has been specializing in residential real estate financing for the past 13 years. He earned a bachelor's degree in business management and holds a Brokers license from the California Bureau of Real Estate as well as a National Mortgage Loan Originator license.

How do you distinguish yourself from the competition?

"I built my business and reputation because I understand that our industry is a relationship-based business, not a numbers game. With my financial background and ability to understand the market as a whole, I'm qualified not just to help a client get a home loan but get the loan that is right for their overall financial picture."

FAST FACT

As a former collegiate athlete, Regan considers himself a competitor who applies what he learned through sports to his career.

What trends do you foresee for the 2015 real estate market in Southern California?

"2015 is going to continue the momentum of 2014. With rising rates looming and home values increasing, it truly is a purchase loan market. While other lenders have built their business on low rates and refinances, I've always been focused on my Realtor partners and new home buyers. It's a more difficult business model because you have to be good at what you do, but it is also the reason why the fourth quarter of 2014 was one of the strongest quarters of my career."

What would you like potential clients to know about the customer service you provide?

"My dedication to my career and my clients is something that I'm proud of. I finish everything that needs to be done before I go home, whether that means a 14-hour day or meeting a client at 8 p.m. That's why my testimonials page and reputation has continued to grow."

What is your #1 source for finding new clients?

"The collection of top-producing Realtors I work with is my largest source of business. I work with agents from every major real estate company in the South Bay, and that's because they know I deliver on what I promise. Over the past 12 years I've built a fully customizable platform for my agents that not only gives their clients the best lending experience they've ever had, it helps increase my agents' business. It's not uncommon to see many of our agents grow by 20% per year."