



**REGAN HAGESTAD**  
Director of Mortgage Banking  
Watermark Home Loans

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**R**egan Hagestad has worked in mortgage banking for the past 13 years. He joined Watermark Home Loans in 2007. Regan holds a bachelor's degree in business management, a California Bureau of Real Estate Brokers license and a National NMLS Mortgage Loan Originator license.

### What makes you the best in your industry?

"My competitive spirit. As a former college athlete I love to win, and my clients are the ones who ultimately benefit from that. Whether it's a challenge in underwriting where I need to get them to see our side of the story or if a new client is having an issue with another lender, I won't quit until I find a solution."

### Why should potential clients choose your team?

"My reputation within the industry is what separates me and my team. The mortgage industry isn't as simple as an advertised rate. With new regulations and guidelines coming out all of the time, clients need someone with the experience and expertise to navigate a transaction and close on time."

### What is the biggest challenge facing your clients today?

"With the internet we're all swimming in an ocean of information, but that doesn't always translate to knowledge. My clients don't need to spend hours of their own time researching programs or looking at scenarios. We offer a one-stop-shop for all of their financing needs. We take the guesswork out of obtaining a home loan and provide clear, accurate advice upfront."

### FAST FACT

Regan and his team have closed more than 2,000 loans in his 13-year career.

### How do you help clients navigate the complex arena of real estate?

"Preparation and communication are the two most important things when obtaining a home loan. Being prepared by completing a full approval—not just a pre-approval—is something very few lenders do. From the time I start working with a client until well after the close of escrow, communicating effectively and often is what my clients always appreciate the most."

### What is your #1 source for finding new clients?

"The Realtors I work with and their recommendations are my main source of business. Over the past 13 years I've developed a system for my agents that not only gives their clients the best experience possible, it helps increase their business year after year."