



## Regan Hagestad

### Watermark Home Loans

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#### FAST FACT

*Regan is a member of West Coast Sports Associates, a nonprofit dedicated to giving economically disadvantaged children in Southern California the opportunity to participate in sports. Through Commissions for Education, he donates 1% of all commissions to local schools.*

Regan Hagestad and his team provide home loans for the purchase of a new home or a refinance on an existing home. Regan has worked in the finance industry for 14 years and joined Watermark in 2008. He lives in Hermosa Beach with his wife, Laura. They have a young son and another baby on the way.

#### *Why are you passionate about the field of mortgage?*

"Very few industries combine the competitive nature of real estate with markets and finance. As a former athlete, I love competition. With a background in finance, the mortgage industry is a perfect fit. I enjoy working with home buyers to not just secure a loan but to ensure that it is the right loan for their overall financial picture."

#### *Tell us about some of your achievements.*

"With more than 2,150 closed loans in 14 years and closing more than \$100,000,000 in 2016, we've established ourselves as the premier lender in the South Bay."

#### *What distinguishes you as a top professional in your field?*

"Our reputation, results and client testimonials speak for themselves. There have been many times where our clients were in a multiple-offer situation, and the listing agent recommended that their seller accept our offer over another one because they know we close and close on time. There is no better compliment than having a family and a real estate agent put their trust in us. We make lending better, and we give our clients and real estate partners the respect and honesty they deserve. That's why so many home owners in the South Bay have entrusted us with such a life-changing decision."

#### *What are your guiding principles in your daily work?*

"It's a pretty simple approach of 'always do the right thing.' Getting a home loan isn't just about the interest rate and monthly payment—there is a person and family involved. Doing right by them is how I'm able to run my business purely based off the referrals of real estate agents and past clients."

#### *Tell us about your team.*

"I have three people on my team and a dedicated back office at our corporate location. My team consists of my processor, Christa, who handles all of our paperwork and has been with me for more than 11 years. Kristen is our team's underwriter, and she underwrites loans upfront as well as works with the underwriting department once loans are

submitted to ensure they are approved with very minor amounts of trailing documents, if any at all. Matt is a licensed mortgage loan originator who works with our clients upfront and throughout the loan process to ensure they are always informed and that we have a smooth transaction."

#### *What's the first step to take in a search for a new home?*

"Getting pre-approved for a home loan. The only difference is whether or not a client gets a meaningful pre-approval or just a piece of paper. We take it a couple steps beyond most lenders when we pre-approve clients. We not only determine if they qualify; we also fully underwrite loans during our pre-approval process. In most companies this happens after an offer is accepted, but since I have a dedicated underwriter on my team we do it prior to even making an offer. We also develop a road map with a variety of options for clients. This way when they start looking at properties, not only will they know if they can truly qualify but they will also know what their payments are and any other lending terms prior to even seeing the home for the first time. This puts our buyers at a huge advantage because in this competitive market, many times buyers need to make a decision quickly. We've done all of the heavy lifting and answered all of the questions prior to them even seeing the home, which gives clients the peace of mind they need to make these types of decisions in an educated way."

#### *Tell us about your background.*

"I have a BA in business management, a BRE Broker License and a NMLS Loan Originator License. I joined Watermark in 2008."

#### *What's your #1 tool for marketing your business?*

"We work by referral only, so our real estate agent partners and our past clients referrals are our main source of business. We're fortunate to work with real estate agents from every major brokerage in the South Bay and understand that the relationships we have are the key to our continued success."

#### *Are you a member of professional networking groups?*

"I'm a member of Athletes Touch, which is an organization of former college and professional athletes working together to grow and succeed in business. The sharing of resources between members and the membership base itself is extraordinary. My ability to pass that on to my clients is something that is really important."