

As a Loan Officer who is somewhat obsessed with providing the best service possible, time does not permit me serve more than I can currently serve my **current customers**, my **past clients**, and **the West Michigan Real Estate community**. Therefore, we refrain from blanket advertising, generalized marketing campaigns, or any other method of trying to increase business outside of our existing (but increasing), referral base. I am very fortunate to have weathered the changes in the mortgage industry going back to 1987. My team and I have been blessed to cultivate a client base made up of past clients, and the very professional Realtors throughout West Michigan, both of whom refer me business. As everyone knows, there is only so much time in the week to work, and it is this customer base made up of past clients, and Realtors, who I am grateful for in keeping me more than busy, and that I strive to continue serving at peak performance.

Another reason that I work by referral is that many potential home buyers who are active in the housing market need information at the very time they are looking at a home(s) to purchase. Quite often, time is of the essence in deciding on whether to make an offer, and their need for information from a lender needs to be pronto. As my current and past clients know, *I am always there for them when they need me!* My clients will attest that I am almost always able to get the information that they need in a time frame sooner than they would have expected. And yes, my clients have accessibility to me at all times, including evenings and weekends.

Unfortunately, some prospective Home Buyers who need information at these times have already made a decision to place their loan application with another lender who may not be so responsive when they need them to be. "*I can't get a hold of my lender*" is a constant complaint that we hear. Nevertheless, we have found that many of the prospective buyers that have made application with a lender they can't get a hold of, are only looking for someone else to answer their questions - period. Many expect us to drop what we're doing with our family, well after business hours, on a sunny Sunday afternoon for example, and go run payments for them, provide all types of information, only to disappear later. Obviously, my client base will not purposely use me for information that should be provided by someone else. The difference is, when we get a *referral from one of our clients* of someone who has (had) been working with another lender, it trusted that we would have at least an honest chance to obtain this prospective Buyer's business. As a caveat, if and when I have a long standing Realtor client that does need me to help with answering some questions for a buyer that will be getting financing elsewhere, then I feel that long standing Realtor client has earned that right, and I am glad to provide them with assistance.

For these reasons, and to keep things fair, and to treat everyone the same, I remain consistent in that I work **by referral only**. We appreciate all referrals from Realtors, past clients, present clients, friends, or family members.

As a Loan Officer & Processor team, and only 2 part time assistants, we typically close less than 150 units per year – but we're proud of this. At this level of loan production, we are able to give our clients & customers the full attention they deserve, without having to delegate their files to others down the processing line. It also allows me to make myself available for all of my clients in the evenings, and weekends. This manageable

pipeline also allows us to provide the fastest, most efficient service in the area. Providing the best rate/cost/service combination is very important to us, and we could not accomplish this by working outside our present & past clients, and West Michigan Real Estate community. Never will someone feel that they are just a number with us as part of an mortgage production assembly line. **By Referral Only** is a business model that has evolved by working very hard for my customers over many years, and it allows us to truly live our slogan: ***“your mortgage is our Priority.”***