

TOP AGENT MAGAZINE

DAVID DeMARS



When it comes to mortgages, David DeMars is coach, mentor and communicator par excellence. He believes a mortgage is a team effort, and that team comprises the borrowers, loan analyst, attorneys who may be involved, Realtors and himself.

“It takes a village,” he says. “Even if someone has bought a home before, the rules are constantly changing. Without the right questions and guidance, people don’t know they can buy homes with as little as 3 percent down, that there’s down payment money available for first time buyers, or that jumbo financing is available with as little as 5 percent down and no PMI.”

David coaches everyone on the team, continually providing updates throughout the process and again as anything comes in. “I’m all about full disclosure,” he says. “I want everyone to know what’s going on at all times, good, bad or indifferent. The sooner you let

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everybody know what’s happening, the faster we can navigate through the process and ensure an on-time closing.” It’s no wonder his referral rate is 95 percent, with Realtor and client relationships that span more than 15 years. His borrowers and referral partners know they can count on him for a swift, smooth, enjoyable transaction.

David’s company, Mortgage Master, is part of Loan Depot, the second largest nonbank lender in the country and fifth largest lender overall. (In May 2017, Mortgage Master will take the Loan Depot name.) As a direct lender, the company offers all types of products, from first-time homebuyer loans to jumbo financing and foreign national programs.

David got into the mortgage business 16 years ago, after a friend’s fiancé who was in the industry inspired him. “He loved his job, always talked about the satisfaction of helping people buy their dream home,” David says. “It was rare to find someone so passionate about their job.” After one such conversation, David knew this was what he wanted to do. He spoke with the friend’s manager, and the next thing he knew, he was starting his career in the mortgage business.

“I love that everybody’s situation is unique,” he says. “No matter how long you’ve been in the business, there’s always something new and challenging. You’re always seeking a solution tailored to the needs



of each individual. It's all about listening and communication, asking the right questions to uncover a client's particular needs. It's not just a job. I'm fortunate to be assisting people with one of the biggest and most important purchases they will ever make, helping clients finance the home of their dreams while keeping them within a budget they can afford. There's nothing more satisfying than a homebuyer receiving the keys at closing."

David uses every method available to stay in touch after the closing, including social media, monthly/quarterly newsletters, an email for their birthday and his own phone app. "It's important to keep peo-

ple informed about current market conditions and changes in the industry," he says. "You never know when someone may be ready to refinance, upsize, downsize or purchase a second home or investment property."

Other lenders may offer similar products, but David's desire to provide the highest level of service keeps his clients coming back. It's what differentiates him from his competition.

It seems to David that he's working all the time, though he likes to do anything outside, such as auto crossing, Motocross, mountain biking and wake boarding. Most important, though, is his desire to strengthen his relationships and build trust. He makes his closest referral sources part of his life, engaging in activities outside the work environment. "We all want to work with people we like and trust," he says. At the end of the day, it's all about going the extra mile for his clients.



For more information about
David DeMars
of Mortgage Master, Park Ridge, IL,
please visit:
mortgagemaster.com/ddemars,
call 630.788.9670 or email
DDeMars@mortgagemaster.com