



Personality and a passion for performance led Austin Reed to the world of home loans while working in sports performance training after college. "One of my private clients was an SVP at a mortgage company and we got to talking about my background, which included a private college in Pennsylvania and a year in London doing finance work." That contact immediately appreciated Austin's skill for helping people and his affinity for closing a deal. After some time learning the industry in a partnership development role, Austin began

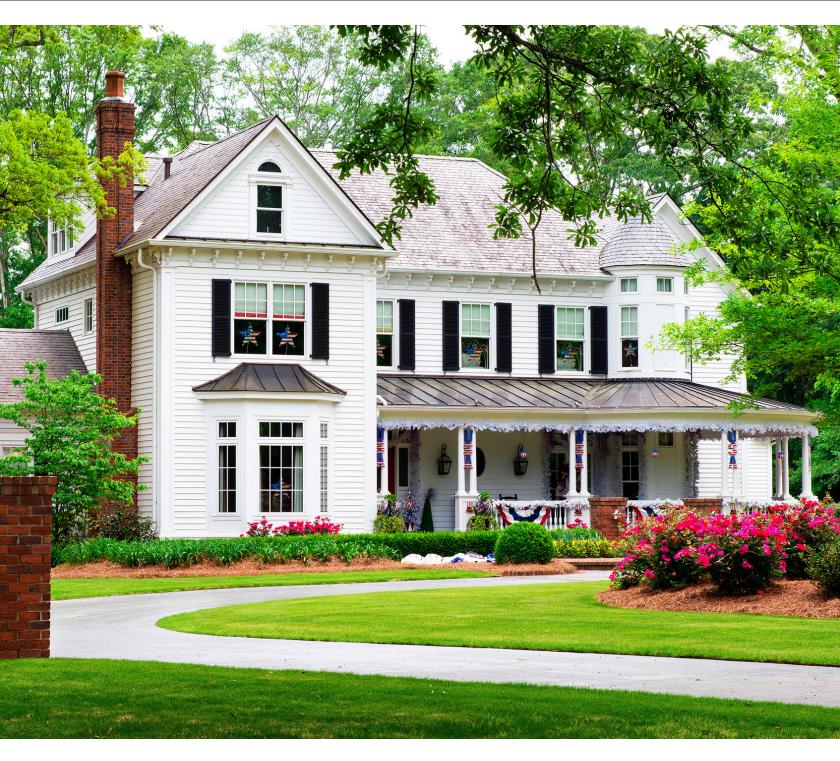
Now a Senior Loan Officer and a President's Club member with Guaranteed Rate, Austin is known for his even-keel, knowledgeable approach and for breaking down the mortgage process so everyone understand exactly what

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needs to happen and when. With Guaranteed Rate, he originates loans all over the country, but focuses on the Greater Boston Metro area plus Western Massachusetts and New England. "I've also gained a referral base of people who have moved across the country or bought second homes and investment properties."

Now in his sixth year originating loans, and a Top 1% producer nationwide (as ranked by Mortgage Executive Magazine), the vast majority of Austin's business comes by way of close referral relationships with REALTORS® and financial planners. In addition, Austin's past clients eagerly recommend him to coworkers, friends and family seeking purchase loans. "The key is good service," says Austin. "My team and I have success with REALTORS® because we take excellent care of everyone, whether they're a first-time home buyer with very little money in the bank or a high-net worth client

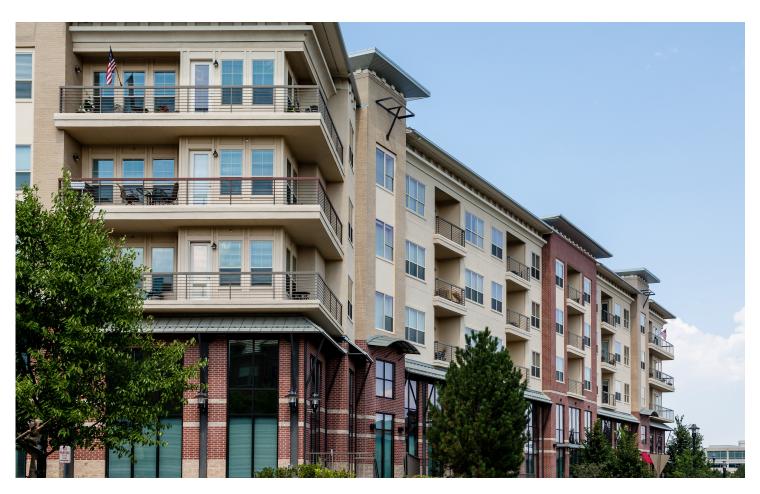
originating loans in 2012.



buying a \$3 million home," he says. "Everyone gets treated the same." He makes a point of educating each borrower on various mortgage products before helping them choose and integrate a loan into their long- and short-term financial and investment goals.

Having entered mortgages at a time when interest rates were low and most loan officers

could churn out refinances without having to chase business, Austin took a decidedly different path. "I got out there and built relationships with referral sources for prospective buyers," he says. As a result, his business has remained purchase driven. It's not easy for a newcomer to prove himself in a well-established market. "But I also differentiated myself by developing my own specific sys-





tems, outside any company I've worked for, to keep everyone on all sides of the transaction fully informed." One measure of his effective communication is the lower number of incoming emails he receives. "People can always ask questions, but because we send regular updates throughout each step, everyone is so well informed that they often don't need to."

Austin's downtown Boston location further contributes to his team's success. "The real estate community here is tight, between REALTORS®, mortgage professionals and attorneys. Staying in front of them and being relevant is important." Austin hosts several annual appreciation parties for his network, but not just the usual happy-hour style events. "I give them something of value. They're going to have a good time, but they'll also leave with a tool to help them build their business over the coming months."

Austin enjoys getting to know people and forming relationships through ongoing interaction with borrowers and his referral network. He also stays active in the community, sharing his passion for sports as a life-structuring force. In addition to coaching youth soccer and CrossFit, he works with families to help young people balance school, sports and other activities. As a former high school, college, and semi- professional athlete, Austin can demonstrate what they can achieve in a few years' time with the right structure.

An educational mindset also drives Austin's plans for the future. He is currently





in a hiring phase with plans for continued expansion. Improvement and growth, he says, require a person to always be both learning and teaching. "Everyone should always have both a mentor and a protégé." Teaching requires understand-

ing, he says. "And in explaining things to others, you gain new perspectives." Austin, therefore, is providing much more than mortgages; he is delivering trusted perspectives, peace of mind and confidence.

To learn more about Austin Reed, visit rate.com/austinreed, email austin.reed@rate.com or call 617.236.1555

