

# TOP AGENT

## MAGAZINE



### DAVID KOSMECKI

David Kosmecki believes there is a “golden rule” that should apply to everyone in mortgage lending: “Treat each client the way you would want to be treated.” As he explains, “If I were buying my first home or even my tenth investment property, what would I want from my loan officer?”

That philosophy underpins how David and his business partner and co-Area Sales Manager, Virginia Jansen, conduct their services at Bay Equity Home Loans in North Maple Grove, MN. “We focus on the people, not the transaction,” he points out, adding that they treat all clients equally, regardless of the type or value of the transaction.

David and the Bay Equity team accomplish this through a client communications system that provides instant access to status and other information on each loan. Buyers and agents are kept updated at every step – from the simplified, computerized loan application and underwriting process, to their “We’re In Touch” program of timely emails, phone calls and video updates. “Information, good or bad, is important and each client should know exactly where their loan is at any point in the process – before they have to ask,” insists David.

Personalized attention is also essential. “We make ourselves available even outside of business hours,” notes David. “Especially when a buyer is out looking at a property, we should be reachable whenever questions are likely to come up.”

It all works together to build a base of clients who are more than satisfied. David points out, “If you look us up on Zillow[.com], there are 39 reviews and not one of them is negative.” He and his team also receive significant referrals to clients’ friends and family, and he has maintained many REALTOR® relationships from the beginning.

That beginning was in 1977, when David started selling real estate. He quickly excelled and became owner/partner of a successful company serving the Four State Area. He next moved into home building for six years, until 1993 when his wife asked him to join her in the mortgage business. Their company, American Star Mortgage, experienced incredible growth for the next six and a half years until unforeseen circumstances dictated a change for his wife.

David continued as a Branch Manager with AmStar Mortgage, next as an AmStar Group Sales Manager at Countrywide Bank, and then as Vice President of Mortgage Lending - Branch

Manager for Guaranteed Rate, where he helped the company grow to three offices after just 18 months. David then moved to Nationstar Mortgage out of Texas and in just nine months, his offices became the most profitable out of all the company’s offices.

Since August 2015, David and Virginia, who has 20 years of finance experience, have been serving the residential market primarily in the Twin Cities area, as well as in Rochester and Brainerd Lakes. They also set up relationships with REALTORS® across the state. Residential loans are the bulk of their business, with 15 to 20 percent being vacation homes and 15 percent investment property.

What David enjoys most about his work is the satisfaction of helping people reach their goals. He strongly feels that buyers should work with a direct lender. “Bay Equity’s automated systems get loans done simply and quickly, and all products are facilitated in-house,” he explains. Another advantage with Bay Equity is that, because it opened in 2009, it avoided the legacy issues associated with existing files from the market crash, which allowed it to be very competitive.

In his free time, David enjoys his wife’s company and spoiling their four grandchildren, ranging in age from 19 years down to nine months.



For more information about David Kosmecki (NMLS #265365) and The Kosmecki Team (Virginia Jansen, NMLS #264092) at Bay Equity Home Loans (NMLS #76988), call toll free (800) 536-0233, extension 101. You may also email David at [dkosmecki@bayeq.com](mailto:dkosmecki@bayeq.com), or visit their website at [www.FastClosingNow.com](http://www.FastClosingNow.com). His office is located at 11320 86th Ave., North Maple Grove, MN, 55369