

# Business Booster



## WHO ARE WE?

Funding your client's loan is just the beginning of our relationship with you. We want you as a lifetime customer, not just a one-time deal. We will continue to monitor the mortgage guideline changes and let you know when opportunities arise to offer special programs....your *Trusted Advisors* - today, tomorrow and beyond.

## Grant Simon

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In addition to originating loans, Grant is a financial educator specializing in mortgage finance for the Florida Association of Realtors. From first time homebuyers to savvy real estate investors, Grant will help you understand real estate financing as a wealth management tool.



## Denise Hostetler

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With over 20 years in the real estate business, Denise specializes in construction/renovation financing. Proud to have been awarded the Lending Integrity Seal of Approval by the National Association of Mortgage Brokers ([www.LendingIntegrity.org](http://www.LendingIntegrity.org)), she offers safe haven from predatory lenders.

## Be an "Agent of Change"

### It is a great time to buy real estate, a Mortgage Lender's perspective

Real estate has always been a great way to build long term wealth. However, over the past few years, real estate was misrepresented as a short term investment vehicle. Recent time has proven that it is not. Owning real estate is still very much a part of the American Dream, but that dream has been shattered for some by over-investing, over-buying and not anticipating market changes. For some, the American Dream became a nightmare.

How and why the market changed will be discussed for years to come. What we do know now is this: we cannot change the past, all we can do is control the future. And the future is bright. Today's market will prove to be one of the greatest buying opportunities of our time. NAR President, Richard Gaylor said, "Many buyers with long-term expectations are getting exceptional value in the current market. Once the inventory is drawn down, price pressure will return because the costs of construction are rising – today's buyers are very well-positioned to build wealth over time....".

How can you become a successful "Agent of Change"?

First, Realtors need to recognize that they are "wealth managers" specializing in real estate. We are guiding people toward possibly the largest investment they will ever make. As a result, it is critically important that we are articulate, intelligent, and knowledgeable about our industry and our clients.

We all know Zig Ziglar's truism that "People don't care how much you know until they know how much you care". As an Agent of Change, it is important that you take the time to be sure your client is getting the best home they can in their price range. We don't want to put people into houses that they can't afford. The client needs to understand the commitment and obligation that they are taking on.

Next, as a Realtor, one of the first questions that you should be asking your clients is "What is your expectation of me and my real estate services?" As an Agent of Change, you need to define what you do well and what you don't do well. Did you know that there are over 182 services that a Realtor is expected to provide? As of September 2008, there were 10,045 members of the Orlando Regional Realtor Association. To differentiate yourself, it is important that you know what you will specialize in and what your client can expect of you.

So what does it mean being an Agent of Change? It means putting the client first by making sure we protect them from homes they can't afford. It means making sure they understand the obligation that they are committing to in cost and maintenance. It means knowing what we do well and being the best we can be.

Being an Agent of Change means bringing back the American Dream of homeownership to those who are ready to invest in the future.

**For more information or training on how you can become an "Agent of Change" or how you can work with Orlando's leading mortgage team at First Florida Home Loans, call us for an appointment. We welcome your call.**

All information compliments of *First Florida Home Loans*, a Florida licensed correspondent lender, at 2813 South Hiawassee Road, Suite 102, Orlando, Florida 32835. Rates and programs subject to change without notice.

