

↓ ASSOCIATES IN PROGRESS

Harbor Financial Mortgage

Surprise! Is a word that does not exist in the vocabulary of Scott Thomas, owner of Harbor Financial. As a matter of fact, having the confidence of knowing there will be NO surprises when they come to the table to sign is one of the enticements satisfied customers have, when they go to Thomas and his colleagues. The result: referrals. Lots of them!

Thomas has been principal owner of Harbor Financial for the last 10 years. Right from the start, it was readily apparent that this company had something special that would set it apart from its competitors...starting with a commitment to put the customer first, even if it meant dipping into its own coffers in order to fulfill its promises. Rest assured, that has not occurred very often because Harbor employees do their homework, and do it VERY WELL. Negative feedback is a “no-no”, and Thomas says, given the number of closures – the company is on track for \$75 million in 2007, up \$20 million over the previous year – to have so few “less than stellar” comments is virtually unheard-of in his business.

Among Harbor Financial’s secrets to success is staff commitment to doing its

homework. Thomas says, “Lenders are often too cheap to spend money to get the whole Residential Mortgage Credit Report (RMCR for short)”, and thereby might miss some of those little glitches that may result in a BIG difference when it comes to obtaining funding at a rate that is advantageous to the client.

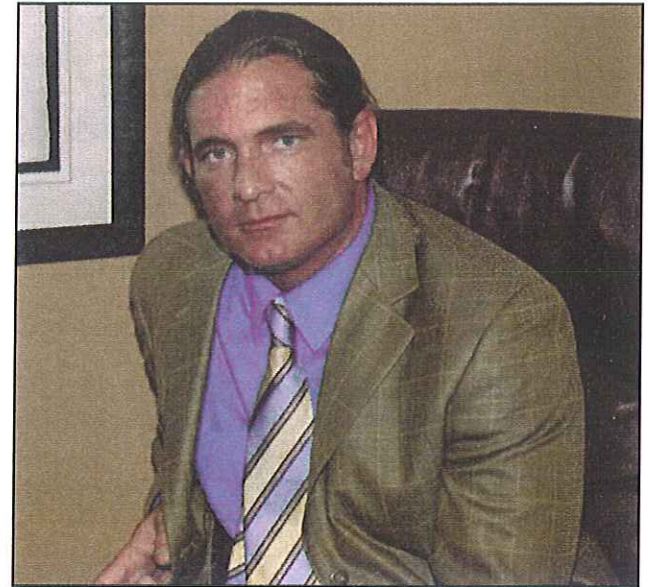
In 2006, the company was listed as #2 in the city, in the” San Antonio Business Journal’s listing of the Largest San Antonio Residential Mortgage offices, despite its modest staff of 17 employees. Each Loan Officer is licensed through the state, and, like Thomas himself, military veterans who reflect the type of integrity and honesty he prefers in his employees.

In addition to providing optimum efficiency, attentiveness to detail and displaying a sincere concern for the individual buyer, each loan officer is required to attend every closing! Thomas feels that purchasing a new home can be an overwhelming process in its own right. When one uses a bank, one is limited to the rates and terms they offer. Mortgage brokers, on the other hand, have access to every possible option with varying rates and terms – in essence, giving them an opportunity to shop for the

best financial transaction they can make, in the best interests of the individual client.

Communication is they key to how Harbor Financial manages its business. “If anything, we over-communicate”, Thomas says. In reality, “you can never do that. The more the client knows and understands, the better prepared they are.” Harbor addresses such issues as origination and junk fees – which ones will the client be responsible for – and where they go; how they make their money, so the client understands the value of the services they are receiving. They also strive to lock in rates at the most advantageous point – and in that rare occasion that last minute increases threaten the integrity of the deal, Harbor uses its resources to resolve the problem. “If you deliver what you say you can (not what they want to hear), you’ll be successful” he says.

Thomas is also committed to ensuring the lines of communication are open between everyone involved in the transaction - from their staff to listing agent to buying agent and the client. “It is imperative that everyone is on the same page”, he insists. The company is fully accountable to the realtors by providing weekly progress reports; and try to facilitate timely closings – often in as few as eight days. Through this hands-on approach, they take every mea-



Scott Thomas, Owner

sure to ensure that the client is not the victim of use of the “power of emotion” to force closing at a rate that is disadvantageous to the customer.

As a service to the Real Estate community, Harbor Financial even offers weekly briefings, fondly referred to as “Mortgage 101” for new Realtors, in order to help them better serve their clients and be current on industry changes and cutting-edge technology.

Despite his busy schedule, Thomas welcomes inquiries, and can be reached at 210-764-3900, or through stthomas@mylendingpro.net. “What you see is what you will get”. Quality, integrity, great service, and, most of all, No Surprises!