

featuredagent

magazine

Robin
Wagstaff





Location: Kukuiula on Kauai

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Robin Wagstaff, Vice President of Mortgage Lending in Kahului is a rare breed of mortgage originator. With more than a decade of expertise in finance and lending, Robin's goal as a top originator at Guaranteed Rate is to bring together buyers, developers, and REALTORS® for one reason. "My job is to create value," he says sincerely.

Robin was born and raised on Maui, and after graduating from college, focused his early career on his local market. He successfully funded loans for buyers in properties including the 700-unit Honua Kai Resort & Spa on Kaanapali Beach. He also provided financing for buyers at Ho'olei Townhomes in Wailea Resort.

However, today his thriving business extends far beyond Maui. "I have always enjoyed working in new development financing, but after the crash,

larger new developments dried up on Maui. On the outer Islands — Kauai, Big Island, and Oahu — I found that this business has been on fire. The challenge to me was that these properties were hundreds of miles away from me," he says.

All the same, Robin was determined to find a way to expand his reach. "In reviewing my potential assets and benefits to overcome this challenge, I realized that my client base was created from new construction purchases." So, he decided to try something new. "I began referring clients to new developments in other areas, even though they were not in my market," he says. "I saw that these referrals would be mutually beneficial for the developer as well as for my past clients."

Today, Robin can say that beyond any shadow of doubt, "My business has been built through connecting

“My business has been built through connecting people... I am unapologetically determined to bring value.”

people.” For example, he’s earned premier lender status for renowned communities such as The Ritz Carlton Residences in Kapalua and Waikiki, and Brookfield Homes’ Pilli Mai Town Homes on Kauai, Holua Kai and Kamilo on the Big Island.

“I am unapologetically determined to bring value to my past clients. I don’t call on REALTORS® or new developments and ask for their business. There are 10 other people doing that,” says Robin. “I have many friends and past clients. When I’m introduced to a new development or property that I know some of my contacts will be interested in, I reach out to them and suggest they look at the property. In this way, I’m bringing value to both my clients, and agents or developments.”

Robin admits that it isn’t a failsafe method of building relationships, but says that it’s been worthwhile. “I’ll admit, it is an unusual philosophy, and the key has been finding equally unique counterparts, for reciprocity to flourish.”

His efforts to serve as a connector, through creating genuine friendships and treating people the way he would like to be treated, have certainly paid off, but his success has not come overnight. “These are big investments, and introducing the right buyer to the right property takes time. I’ve worked on some transactions for 18 months,” he explains. “I don’t mind. I enjoy building the relationships, and ultimately seeing people buy homes.”

The lengths that Robin goes to in pursuit of providing value are impressive to say the least. “Not too long ago, I put together a summit in Kauai, where I invited two of Maui’s top REALTORS® to network with Brookfield Homes executives. We were hosted by Kukuiula — a private club in Poipu,” he says.

“This two-day summit was an incredible event that helped further both REALTORS®’ business. It was also beneficial for the developments, to be able to share their products and information to off-island REALTORS®. I look beyond rate sheets or simple sponsorships to add value; I really try to distance myself from the herd.”

Similarly, he brings buyers together with emerging properties and communities in other lively, and meaningful ways that resonate with his clients. According to John R. Dunham, III, “I met Robin while financing an oceanfront home on Maui, which was done during the challenging market of the recession. Since then we have become friends, and recently we visited the private club, Kohanaiki on the Big Island, based on Robin’s recommendation, to review the real estate there. This visit to Kohanaiki was a highlight experience as Robin’s connections took care of us and we were treated like kings, and [without Robin] I would have never known about this beautiful property.”

Creating valuable opportunities like this, is simply a way of life for Robin, but the benefits they provide to his contacts have huge impacts. After all, when



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he connects a client to an agent, or development, they are fully ready and able to buy, which often results in a purchase, and brings significant savings on marketing. To date, Robin estimates his efforts have saved hundreds of thousands of dollars for his partners.

“I think I inadvertently caused a paradigm shift. Instead of going to agents or development executives and asking them to send business, I focus on providing value by bringing business to them, and helping build relationships,” he says. “I did not know when I shifted my business strategy in this way, that my effort would have this outcome.”

His hard work has been worth it, to say the least, and Robin has no plans to change strategy anytime

soon. “I enjoy what I do because I get to be a big part of seeing people buy, plan for their families, and design their legacies. I also get to spend time at some of these resorts, boating, or surfing with new friends,” he says. “It’s rewarding in way too many ways to count.”

Though Robin’s work does take him off-island frequently, when he is home on Maui, his time away from work is spent with his son. “He’s an incredible skateboarder, and will likely go pro. We spend a lot of time at skate parks, and we volunteer our time cleaning, and repainting skate parks together.” Overall, Robin says that things really couldn’t get much better. “Personally, and professionally, I feel very fortunate.”

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