



Ralph Basile's career in the mortgage industry stretches more than 30 stellar years. Since his first foray into lending, it's been a natural fit. "I love working with numbers and I love working with people," he recounts. In fact, in his first year in the business, he earned the noteworthy rank of Top Producer — the earliest signal that he had found his calling.

Over the long arc of his career since, Ralph has witnessed countless changes and evolutions within his field, but all the while, his commitment to his clients' successes remains persistent, year in and year out. He has carved out a masterful reputation for personalized service steeped in authenticity, as well as a consistent ability to deliver results on his clients' behalf.

Serving the Western region of New York, Ralph specializes in new construction loans, though his lengthy industry tenure makes him a veritable expert across the board. Today, an impressive 80% of his business is driven by repeat and referral clientele. In many cases, he has provided his esteemed counsel to the same families, generation after generation. At the heart of his success and professional philosophy, Ralph cites a commitment to ethics, communication, and personal connection. Likewise, his experience and deep understanding of the industry is an indispensable, nearly unmatched asset he offers to those he serves. "The reason I've been able to write over a billion dollars in mortgages over the course of my career is because I'm honest, I have integrity, and I have a lot of knowledge of this business," he explains. "Experience is invaluable in this line of work, and if you don't have those qualities — you won't survive. Being in it for the right reasons is what keeps me going strong." What's more, Ralph's banner company, Premium Mortgage Corporation, provides him ample resources to cater to all types of buyers. From grants geared toward first-time homebuyers and New York State bonds, to renovation financing — his arsenal is well-stocked to suit the needs of aspiring homeowners in his community.

To keep in touch with clients, Ralph continues his personal approach. He sends handwritten notes and takes time to mark major milestones, like home anniversaries. All the while, the connections he builds with clients outlast the closing, and often bring them together as friends. Furthermore, Ralph's ability to creatively problem-solve — drawing upon his deep well of knowledge — allows him to help borrowers who have not been able to enjoy success elsewhere. "I do my best to always be there for my clients. I'm good at what I do and my clients know that they are in good hands," Ralph explains. "I guide them through each step of the process, beginning to end, and if I say something is going to get done, it will get done. I'm up front and honest, and I try to avoid surprises. Integrity is everything." While he's built a reputation and livelihood on his lending prowess, Ralph most values the ability to serve others as they seek out the American Dream of homeownership. "Being able to help someone get into the home they have dreamed of makes everything worth it," he says. "This business was a natural fit for me right out of the gate."

As a longtime resident of Western New York, Ralph has been active in a variety of civic, charitable, and community causes. As a cancer survivor, he takes pride in supporting the Roswell Park Comprehensive Cancer Center, based in Buffalo. In the past, he served as a member of the Board of Directors for the Buffalo-Niagara Mortgage Bankers Association, and chaired the board for the Taste of Buffalo, one of the largest food festivals in the country. In his remaining free hours, Ralph most enjoys time spent alongside his wife, staying active through bike-riding, cheering on his favorite sports teams, and quality time with his grandkids.

Looking ahead, Ralph has plans to continue maintaining the high-caliber care his career was built upon, while finding even more opportunities to serve borrowers in the community he calls home. Now, with more than three decades of faithful service to his clients, colleagues, and community, a lasting professional legacy has surely been established by Ralph Basile of Premium Mortgage.

Ralph Basile

Premium Mortgage Corporation | Buffalo, NY

716.880.0115 | rbasile@premiummortgage.com | www.premiummortgage.com

LO NMLS# 481571 | Equal Housing Lender