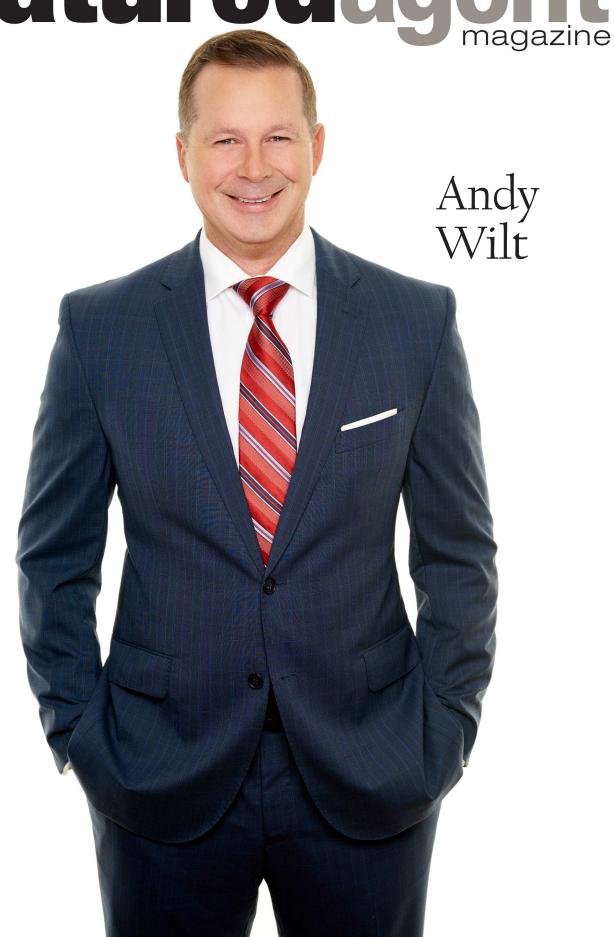
featured agente magazine



## Andy Wilt

Andy Wilt's tenure in the mortgage industry began as a happy accident. He had started his post-college career in executive recruiting, but was soon ready to discover new professional horizons. It was then that Andy reconnected with a friend working as a mortgage originator, who described the industry as dynamic and limitless in its potential. Inspired by a new challenge, Andy decided to switch gears and pursue a new and exciting path in the mortgage industry. That was back in 1999 and since then, Andy has built a covetable roster of talent in his team, along with a business founded squarely on the principle of serving others to the fullest.

Licensed in the states of California, Arizona, and Nevada, Andy and his team focus on the Southwest, with much of their work stemming from the Southern California and Las Vegas areas. Andy has forged an experienced, knowledgeable team that delivers concierge-level service. Ron Berg serves as Senior Team Loan Officer, Tammy Richardson as Customer Relations Manager, with Robin Smith as Production Manager, and Dulce O'Neal taking lead as Processor from start to finish. Together, Andy and his intrepid team execute their responsibilities from a considered outlook, prioritizing their clients' needs, forthright communication, and empowering education above all. "When I decided to open this branch, I wanted to focus on creating a concierge-style experience for our clients," Andy explains. "That meant surrounding myself with industry experts living by the same principles: a focus on education, transparency, and respect. All of our team members are here to make the process as simple as possible for clients going through the biggest purchase of their lives. Together, we have over 90 years of experience and we work by referral only — which means we're driven to provide a five-star experience, knowing that our business depends on it."

This five-star experience takes the mystery out of what can be an overwhelming process for home-buyers and their families. To accomplish this, Andy and his team begin by creating visual displays for each client and highlighting just how policy and guidelines affect each buyer's unique circumstance. "Visual displays make the numbers come alive," says Andy. "We also educate our buyers on guidelines, loan programs, their options, and any restrictions they may have — along with how those will impact what they're trying to achieve. We look at this process as a holistic experience, accounting for clients' long and short-term goals to be sure it's the right fit for them."

What's more, steadfast communication with clients ensures that no questions are left unanswered. "Communication is everything," Andy says. "The bottom line is that people want to be and should be treated like individuals, connecting with a real person. Our motto is to treat all of our customers like they're family. The mortgage industry can be intimidating and sometimes complicated, but we go above and beyond using a blend of technology and old school face-to-face communication to educate others on the how and why of the process."

What else sets Andy and the team from Peoples Mortgage apart from others in the industry? Their speed. Along with access to every product on the market, the team's high caliber service and experience allows them to execute applications and clear contingencies within 10-14 days and close soon after that. This serves as a tremendous value-add to agents and their clients on the house hunt in an



Pictured from left to right: Robin Smith, Ron Berg, Andy Wilt, Tammy Richardson, and Dulce O'Neal

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exceptionally competitive market. To Andy, this proven ability to simplify and facilitate the homeownership process is the most rewarding aspect of his career. "I'm passionate about real estate and helping people. In my view, homeownership is the

key to the American Dream and wealth building," he says. "Plus, no two days are alike and every client is different. Putting together all of those components in the right way is very rewarding. There's never a dull moment."



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To give back to the local community, Andy and his team are actively involved in a variety of charities including Habitat for Humanity and Operation Gratitude. Andy is also a member and major sponsor of San Diego Downtown Breakfast Rotary's largest fundraiser, Holes for Heroes, an annual golf tournament that has raised over \$1 million to support San Diego's local veteran community. In Andy's free hours, he most enjoys spending time in the scenic outdoors of Southern California and spending time alongside his family and loved ones.

Looking ahead, Andy has plans to continue fostering his team and ever-growing network of clients, adding a personal touch to every professional relationship he nurtures. His hope is to keep the team open to continual growth, while trailblazing a new high standard for the mortgage world. Now, with a 19-year track record of success and a mindful eye toward raising the industry bar, the future is boundless for Andy Wilt and his team at Peoples Mortgage.



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