

# featuredagent

magazine

*Sara  
Jung  
Wilkey*







## *Sara Jung Wildey*

With more than 15 years of experience in all aspects of real estate financing, it comes as little surprise that Sara Jung Wildey, Senior Loan Advisor with Provident Bank Mortgage counts a full 90% of her business from builders and REALTOR® referrals. But her impressive, referral based business didn't happen by chance. On the contrary, Sara saw a demand, and decided to take whatever steps were necessary to meet the needs of all borrowers, with a special focus on the needs of builders.

In fact, she says it was the red tape she came up against time and again at the beginning of her origination career, that would propel her to create her unique niche in working with REALTORS® and builders on new construction. "When I first started my career — at a large national bank — builders needed financing, but there were too many road blocks at my company for me to be able to help them," she recalls. As such, Sara, who worked in IT and software sales prior to entering the mortgage field, sought out every opportunity to fill this competitive market.

"Buying from a builder or financing a new home is different than a traditional purchase of an existing home; it's vital that I understand each builder's process and am adept at navigating through the longer escrow periods," she explains. "Builders want to make sure the buyers are qualified upfront, to ensure the home they are going to build and deliver in 4-6 months will still be able to close with that buyer at the end. It is critical for builders to have a reliable lending partner who knows how to guide the customer through the long escrow process and safeguard the on-time closing at completion of construction."

For Sara, that means being completely transparent throughout the process and providing nothing short of exceptional communication. "Setting proper expectations and meeting the closing time frames based on the builder's completion dates are mandatory. Of course, I also need to make sure I'm taking care of the customer and getting them the best deal." However, Sara says this work is truly a pleasure. "I've worked with builders for over 15 years and





it's like working in a family; I get to know the builder and escrow agents really well. It's a tight-knit community where everyone knows everyone, so maintaining my reputation is very important to me."

Moreover, Sara relishes perceived obstacles when it comes to helping builders, REALTORS® and buyers, because she's learned to embrace and overcome the challenges inherent in mortgage lending. "I don't give up easily. I don't necessarily take an underwriter's assessment at face value. I'm a naturally process driven person, and I enjoy the challenge of complex processes," she says. In addition to enjoying challenges and the ongoing education that her career absolutely mandates, the Golden Rule is Sara's guiding principle in all that she does.

"I treat every client the way I would want to be treated, regardless of how complicated their loan needs are," she says. Indeed, instead of running from a challenge, Sara chooses to focus on what her







changing, so it forces me to stay current, and continue learning something new each day.”

The challenges are more than worth it though, according to Sara. “I have an outstanding, strong team which includes five other experienced professionals. We have extensive experience in working with self-employed borrowers, sole proprietors, corporations, and partnerships. We are very familiar with, and direct first-time homebuyers to county and other agencies for down payment assistance. We close a lot of VA and FHA loans, and are very comfortable with a large variety of products, and we’re known for out-of-the-box thinking when it comes to restructuring loans.”

A member of the Presidents Club for the past 10 years, Sara has secured a place amongst the top 10% of originators in her company for more than a decade. Understandably, with such a large volume of business, Sara admits she doesn’t have a lot of spare time. But when she does, she enjoys spending time with her family, hiking and horseback riding. She is also actively involved in her networking group, and the North State Building Association, and donates time, money and resources to various housing initiatives in her community.

As far as the future is concerned, Sara expects her volume to continue to grow as her team continues to provide premium service to builders, REALTORS®, homebuyers and homeowners. Together with her team, the future continues to look very bright. After all, even though Sara has been in the field of real estate financing for a long time, she still finds her work incredibly rewarding.

“Builders and REALTORS® get to sell the American Dream of homeownership. I have the privilege of making that dream a reality, by helping the homeowner see the potential of what they can afford and achieve.”

long tenure in the lending field has taught her about what matters most to her clients.

Whether securing a VA loan, USDA loan, construction financing, or a first-time homebuyer loan, Sara believes all clients deserve complete transparency. “Excellent communication is key. It is vital to be transparent about the entire process, and educate our clients about the process in order to have a successful closing.”

Sara’s breadth of experience is obviously helpful when working with clients, but she refuses to rely solely on the knowledge she’s acquired over time. “Even with my knowledge base, the reality is that guidelines are constantly changing. Products are

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