



Hope Hall hadn't anticipated a career in mortgage lending, but after diving into the industry at age 21, she knew it was natural fit. Her prior work experience instilled in her a sense for person-to-person communication and she had a talent for detail work and relationship-building. Eventually, Hope moved on to a more competitive brokerage where she earned additional experience, ultimately opening her own brokerage in 2007. Initially,

Hope worked from her home office while raising her young children. Her diligence and focus allowed her to have success during the tough years following the Recession of 2007, and she opened the doors to her own brick-and-mortar office for Hall Lending Group in 2011. For the past 17 years, Hope has applied her tenacity to build a steadfast reputation for sincerity, industry knowledge, and consistent results.

Today, Hope leads a tight-knit group of mortgage professionals that includes three additional originators and a processor to streamline workflow. While Hall Lending Group is licensed throughout the state of Iowa, Hope primarily serves the Cedar Rapids area, with her colleagues regularly covering the regions of Des Moines, Waterloo, Iowa City, and the many small towns scattered throughout. With 80% of their business stemming from repeat and referral clientele, Hope and her team are guided by the foundational principles of communication, knowledge-sharing, and an authentic investment in their clients' long-term financial health. "Our clients are more than just numbers to us," she says. "By the time a transaction has closed with my clients, I can tell you when their daughter's birthday party is, or the date of her upcoming recital. We take time to get to know who we're working with and build a relationship along the way."

What's more, Hope is dedicated to empowering her clients through a market education. As a result, what can often feel like an overwhelmingly complex process becomes enjoyable, and clients achieve a more holistic

understanding of their financial health. "I never mind a little extra hand-holding," Hope says. "When we work with clients, we try to take them through every step of the process — explaining what their credit score means, how the lending process will work, and how we'll achieve that end game together."

Hope and her team also favor a transparent, straightforward approach when working with clients. Even when bumps in the road arise, Hope and her team always come to their clients with the truth and a solution in hand. Likewise, she and her team are experienced in sourcing unconventional solutions for clients of all kinds. Backed by the largest wholesale lending company in the nation, Hope and her team have access to a range of products — from loan options that serve those with lower credit scores, to jumbo loans up to \$680,000, that boast the most competitive rates and can close in just 20 days. In fact, speed and accuracy are Hope's forte. Considering her near two decades of experience, she has the knowledge and wherewithal to serve clients' every real estate need. "The fact that we can close a loan in 20 days or less is a big value-add for our clients," she explains. "Regardless, I never think of loan closings as a paycheck. I know that the families we work with have their boxes packed and they're ready to go, so I take my role personally."

To give back to her community, Hope participates in sponsorships for local little league teams. In her free hours, she relishes time spent with her two children, and enjoys participating in sports, and plays on a year-round recreational indoor/outdoor volleyball team. She also competes in the occasional triathlon or mud run.

All in all, Hope is impressively versatile, and lives by the motto: "You can't control the wind, but you can direct your sales." With that proactive, undaunted demeanor in place, Hope plans to continue guiding her business as it grows organically, while staying true to the 'boutique-level' service clients have come to expect. Hope has now cemented herself as a community builder and an indispensable guide for the aspiring homeowners of Iowa.

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