



Tracy Hinton had always loved working with numbers, and after going to school for accounting, she was primed for her next challenge. At the time, her sister was working for a mortgage company in Omaha, with a new office set to open in Lincoln. At her sister's suggestion, Tracy decided to apply her skillset toward a career in mortgage lending, a transition that proved to be a natural fit. She set to work as a loan originator in 1997, going on to become branch manager by 1999. In the two

decades since her tenure in lending began, Tracy has carved out an esteemed reputation for adaptability, personalized service, and wise financial counsel.

Today, Tracy leads two offices in Omaha and a third in Lincoln. In total, she oversees a talented roster of 10 loan officers, licensed to serve clients throughout the state of Nebraska. Considering her lengthy experience in the industry, she's managed to amass 95% of her business through repeat and referral clientele — a proven demonstration of her ability to deliver results and cultivate relationships that outlast the closing table. In fact, Tracy has worked repeatedly with the same families over the course of multiple generations. Reflecting upon her professional philosophy, Tracy cites round-the-clock accessibility and adaptive industry knowledge as two of the driving factors in her success to date. "I understand that the process can feel stressful, and questions may arise. That's why I make myself available to clients 24/7," she says. "The agents and buyers I serve always know they can reach out to me with questions and I'll be there."

Likewise, Tracy emphasizes the importance of educating her clients throughout the transactional process. Her decades of service have afforded her experience in countless loan products, market fluctuations, and shifting regulations. To add to her arsenal of tools, Tracy makes it a point to stay ahead of the curve and pass along her expert insight to those she serves. "Knowledge is power," Tracy says. "I make sure all my clients are educated through every step of the process and always close on time. It's my job to make the process as easy as possible and to educate clients on how best to match their budgets, goals,

and expectations with the appropriate price range. It's important to create a game plan based on what's realistic and what will serve a client's financial health and comfort level. Ultimately, my job is to pair clients with the best product to serve their goals and needs. I would never put a client in a program that I wouldn't put myself in."

Tracy's years as a business leader in a detail-oriented field have also informed her workflow. She prioritizes efficiency, organization, and steadfast communication to ensure clients are well served. In today's fast-paced marketplace, the ability to move with precision and speed is an incomparable value-add for clients and agents. "When we prequalify, we really prequalify," Tracy explains. "I make it a point to get every required document up front to keep things efficient. That way, when clients begin the house-hunting process, they can do so in earnest, without having to worry about fetching any more documents at the last minute. It comes down to this: you have to be respectful of your clients' time. By being up front and working in a systematic way, processes are streamlined. By the time my clients find their dream house, we have nearly every component necessary to get the deal closed."

To give back, Tracy and her offices support Habitat for Humanity and have participated in local home building projects in their community. Additionally, Tracy is a big believer in supporting causes close to the hearts of her referral partners — from drivers for the city's mission, to sponsorships of local events. In her remaining free hours, Tracy most enjoys time spent with her family and loved ones, traveling alongside her husband and children, and spending time with the beloved family dog.

Looking ahead, Tracy plans to continue cultivating her flourishing business, endeavoring to further develop her existing team's talents in the years to come. For now, she'll continue serving the aspiring homeowners of the Nebraska community she calls home. "I truly enjoy what I do," Tracy reflects. "I'm committed to making sure my clients are taken care of 100% and are left with a positive experience with the lending process."



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