

TINA FITCH: KEEPING IT REAL



Tina Fitch outside her office with the "Open" sign above her door; a gift from Matt Gill and Nasser Alvarado, two members of her team. The reason for the gift? Says Matt: "When Tina comes in, she is literally 'open' for business. Whether it is something to do with the office or personal, Tina always has an 'open' door policy and is always 'open' minded!"

When Tina Fitch, Vice President, Region 19, started out in the mortgage industry 24 years ago, she was on the retail side. She remembers wrestling constantly with customers over rates. "I'd get beat up over 0.125 percent," she says. "It was grueling."

Nowadays, rates are still an issue, but her customers on the wholesale side are more familiar with the industry. "It is easier to speak the same language," Tina explains. "Because of this, you can say no to a broker somewhat easier than you can to a borrower."

She's taught her team – which she dubs "superstars" – how to keep rate deviation to fewer than three basis points, often the lowest in the division as well as the company. "I tell them to keep any discount in their back pockets," she says. "If you give away the store every time, it becomes an automatic expectation."

Her region is also consistently the highest-volume producer in the division, and quite often in the Eastern Wholesale Group. The territory includes about 20 percent of Florida, most of it in Broward, Dade and Palm Beach counties.

When Tina made the leap to wholesale, midway through her career, she never looked back. She first worked as an AE at WMC and left there as a Regional VP six years later. After a few years in that same position for Finance America, she joined New Century in July of 2002. ■

"I love my job – love the people I work with and have met along the way. I look forward to many more years to come."

– Tina Fitch

Tina's Tips on Sales Credibility

- Don't be a rep that talks about the "slam dunk deal"; there's no such thing, and brokers will see right through you.
- Know your guidelines and how to structure a deal; your brokers will remember your mistakes more than your victories.
- One constant in the mortgage business is change. You need to be flexible and patient to deal with the constant ups and downs. There is always someone or something new or old that is going to come in and test you.
- Be an expert so your brokers can bank on what you tell them. Trust is EVERYTHING.
- Return calls – it's maybe the MOST IMPORTANT thing you can do.
- Don't be afraid to say no to brokers: They would rather hear a quick no than a slow, agonizing maybe. When you don't come through, it can be the kiss of death.