



David DiVecchio
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GAINS Profile

GOALS:

- Always listen, always be engaged in conversations, and always continue to learn
- Help each client be in better financing position in order to obtain their own economic and personal goals
- Purchase 2 positive cash flow investment properties in 2009
- Help 36 new clients in 2010

ACCOMPLISHMENTS

- 5 years of marriage to my incredible wife Heather
- Traveled to over 10 countries and 3 continents
- Established a database with over 300 clients
- Over 7 years of real estate financing experience
- Bachelors of Science degree in Business Management
- Vice President – BNI Midday Referral Group
- 100% loan closing ratio

INTERESTS

- Outdoors, Home Improvements, electronics, animals, team sports such as Soccer & Kickball, Water Skiing, Snow Boarding, Golf, and Traveling around the world

NETWORKS

- BNI (Business Network International) Midday Referral – Danville, CA
- Organize a soccer team of 22 players 3 times a year
- Over 30 local family members
- 100 CMG employees
- Active participator in San Ramon Chamber of Commerce

SKILLS

- Capable of bringing out the potential in others
- Motivated to achieve my clients' monetary goals
- Detail oriented in order to ensure a complete and thorough job
- Ability to tap into business and personal resources to ensure success in myself and those in my network

What Services and Products do I offer?

- Residential 1st, 2nd, and Heloc Loans for Condominiums, Single Family Residences, and 2-4 unit properties
- Purchase and Refinance transactions for Owner-Occupied, 2nd Home, and Investment properties
- Conventional, Jumbo, Fannie Mae, FHA, VA, and USDA financing
- Commercial lending for Apartment buildings, Mobile Home Parks & RV Parks
- Home Ownership Accelerator

Who can I help, what problems can I solve?

- Current Homeowners that need to lower their monthly debt, increase their monthly cashflow, Fixed loans, or payoff their mortgage early
- Home purchase pre-approvals, First Time Home Buyers, Move ups or Downsizing
- Investors looking for a Positive Cashflow and high ROI

How Can I help people reach their goals?

- Always listen to the needs and goals of clients, always continue to learn, be detail oriented and thorough, and focus on the client's monetary objectives

Why choose me over the competition?

I can offer...

- Wholesale pricing
- In-house underwriting, operations, and funding
- Less than 30 day closes
- Constant communication and status updates with all involved parties
- 100% closing ratio

What is a good referral for me?

A well-qualified and financially savvy borrower, that wishes to save the most money possible on their home mortgage. Someone that wishes to pay off their mortgage years early, paying much less interest, without extra payments.

What would be my dream referral?

A refinance client that has...

- \$417,000 loan
- 30% DTI
- 50% LTV
- 800 fico
- SFR
- OO
- Wants a 15 year fixed

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MORTGAGE