

TOP AGENT MAGAZINE



DEBRA SINENI

“I have a service standard that I started to apply years ago, and that is to advise, educate, and earn all of my clients mortgage business,” explains Debra Sineni while discussing her career as a mortgage loan officer. Debra jumped into the business head first when she applied to a sales job over 17 years ago. “I answered a sales ad, engaged myself passionately and I never looked back.”

Debra learned quickly and was soon seeking bigger challenges: “It was a truly great learning experience for me.” Debra worked on expanding her horizons and achieving longevity in the mortgage business, she now works as a mortgage banker for Bluestar Mortgage.

Debra can do it all; she understands the many facets of mortgage origination, and this gives her a huge advantage. “I realized immediately that if I wanted longevity in this business as a loan officer I had to go way past just quoting a rate: clients needed to be offered more of an advisory role from a loan officer.” Due to her vast knowledge of the mortgage business, she has the ability to cater to her specific clients’ needs; from first-time homebuyers to high net worth borrowers.

“I learned the front and back end of origination, so when I’m speaking with a client and they’re explaining their financial situation to me, I’ve already started to underwrite their loan. In other words, my clients get the benefit of knowing how their loan will be received by an underwriter, and this strength of pre-underwriting helps streamline their loan process.” This expertise proves invaluable to her clients.

Debra truly lives by her motto to “advise, educate, and earn” her clients business. Debra makes sure to advise

and educate her clients on program options, mortgage strategies to consider and the loan process, informing them every step of the way. “I really listen to them. I show a lot of compassion and care to my clients and I follow up on every single detail. As a professional my goal is to not have a borrower contact me and say ‘ok Deb what’s the next step.’ I want to be in front of that, and so I’m always updating them and letting them know ‘here’s the next step in the process.’” Her hard work does not go unnoticed either. As one client said, “Deb went above and beyond for us. We purchased a historic foreclosure home, with many flaming hoops. She was on top of every single item, and made sure everyone else was as well!”

Debra prides herself on her transparency to her clients. She feels this better prepares them for the detailed process of getting a mortgage. “It’s about setting up the proper expectations. I believe in being very transparent about the loan process, and believe it does set me apart from the average loan officer. My clients appreciate me for it. I outline the process from loan application to closing and what they can expect as they move through it. It’s just about setting the proper expectations up front.”

Deb has found her life’s passion in being a mortgage loan officer. She finds happiness and fulfillment in being able to help people get through the financial process and finally have their own home. “I love helping buyers close on their home purchase or restructuring a current mortgage that saves them money. It’s very rewarding to me that I’ve helped someone to make the best mortgage decision possible.” Debra is inspired every day to help her clients achieve their dreams, and can’t imagine doing anything else.

For more information about Debra Sineni,
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