



By Louise G. Thaxton
Certified mortgage planner
Fairway Independent
Mortgage Corp.

Getting Personal

First-person accounts from mortgage professionals

My father was a U.S. Army helicopter pilot and flew in the Vietnam War. Perhaps that's why a few years ago, I found myself drawn back to Fort Polk in west-central Louisiana, the place of my birth.

At the time, I was looking to reinvent myself and my business. Soon after, I met some of the state's top real estate agents. All focused their business on serving current and former military members.

I knew practically nothing about U.S. Department of Veterans Affairs (VA) loans at the time, but I felt called to build my business around those who have served our country. It wasn't just about making money; it was about doing something I believed in.

Five years later, half the mortgages I originate are VA loans. Although I don't think all mortgage brokers should focus on VA lending, I do think all brokers should try to find the soul of their business. I also have some ideas about how to do just that.

1. Develop a motto

My team operates with a simple motto: serving those who serve. When working with military members or their families, we never forget the sacrifices they make for our country. We also turn those thoughts into

action. For example, every other month, we send care packages to our clients stationed on foreign soil.

We've received many kind letters in return, but we don't do it for thank-you notes. We do it because we care.

2. Do what's needed

Several years ago, we established a client-care list, including a detailed account of what each member of our team does. We structured this list around the needs of our military clients.

At times, we must move quickly through the list. Military clients may be trying to close their purchase before deployment or staying in temporary quarters. Sometimes their urgency requires us to work long hours or shuffle our duties.

No matter the circumstances, our team focuses on creating a friendly atmosphere. It's not hard to adjust your life around your clients when you believe in what you do.

3. Love the work

You most likely know people who hate their job. Mortgage brokers who feel that way should take a long look at why they continue in the business.

If you don't love helping people find the

perfect home loan, you may need a change of careers.

It's OK to feel discouraged by recent events occasionally. It's not OK to let that change your fundamental passion for the business. If you don't love what you do, how can your business have any soul?

For me, the hard work pays off when letters such as this arrive at my office from Iraq:

"Greetings from halfway across the planet. I wanted to say thanks to your team. Your support means the world to all the soldiers here. Your care package brought more than one smile to faces around here. We are on the countdown to coming home and have about 117 days left. The safe return is just around the corner. Thanks so much for the support you have shown."

I admit it — I'm a patriot. I still place my hand over my heart when I hear the national anthem. I still get misty-eyed when I hear Lee Greenwood's "God Bless the USA."

Considering my family history, I suppose it's only natural I would find honor in serving U.S. soldiers and veterans.

I've found the soul of my business. Have you? ●

Louise G. Thaxton is a certified mortgage planner for Fairway Independent Mortgage Corp., with three offices in Louisiana. She specializes in U.S. Department of Veterans Affairs loans. Reach her at lgthaxton@fairwaymc.com or (318) 471-6480.