

# *The Only Way*

**S**ome people just get it right. Scott Way is one of them.

As President of Resource Financial Mortgage in Newport Beach, Calif., Way is one of the most efficient and sought-after real estate and mortgage brokers in California.

“There’s just no one like him,” says one of Way’s clients, real estate attorney Jason Burris. “I can’t imagine anyone doing a better job. He’s top tier. There’s no one more ethical, honest, patient, professional and helpful. He’s easily the best broker and loan officer anyone could ever work with.”

What is unique and special about Way is that he is involved in every aspect of the loan process. He is the broker and processor and he works directly with a small, yet dynamic and close-knit group of underwriters, escrow officers and lenders – *emphasis on directly*. He works so closely with his underwriters that he is able to can reach them anytime, a rarity in the business – and with his low overhead, he often beats the big banks and direct lenders while offering superior service.



*Scott Way is not just a super broker. He is referred to by clients as ‘the best and last mortgage broker you’ll ever need.’*

His approval rate for loans is not only 100 percent but they also close in an amazingly short period of time, which dramatically helps with home purchases. And when refinancing a loan, he doesn't charge fees in most cases -- and he often pays for all the costs associated with refinancing a loan (also known as a zero cost loan).

"He's truly the best broker anyone could work with -- and I've worked with a few who I'd never go back to for various reasons," says one of Way's client, Peter Scolinos. "To me, Scott is a live saver."

Scolinos was knee-deep in a loan crisis created by a broker who left for an unannounced vacation shortly before his loan was slated to close. He dropped Scolino's paperwork in the lap of his assistant and didn't return any phone calls. Neither did the assistant.

"We were in serious jeopardy of losing the house," Scolinos says. "Luckily, I found Scott when I did. He saved us."

**W**ay is a model of patience and understanding and is remarkably adept in weaving through the complex inertia of questions, issues, paperwork, and people -- and catching potential problems well in advance.

Equipped with a Bachelors in Engineering from Cal Poly San Luis Obispo and a MBA from the University of Redlands, Way left a career in Engineering to start his real estate practice in 2003 and launched Resource Financial Mortgage in January 2015.

"I left engineering because it wasn't self-fulfilling," he says. "I simply felt as if I wasn't helping anyone anymore, and I missed that sense of satisfaction. Helping others is when I really feel like I'm in my element -- it drives me."

To Way, there is nothing better than making the phone call to his clients and letting them know their loan was approved. "I get a tre-

mendous sense of accomplishment from it," he says. "You're bringing the client joy and peace of mind, which makes it all the more rewarding."

He relishes the challenge of it too; putting all the pieces together to make it work and overcoming difficult and critical issues that might prevent the loan from funding.

"As a broker, I have so many places to choose where to send my loans, particularly if you don't have a standard W2," he says. "W2 loans can be easy. Very cut and dry unless one has bad credit. Many lenders have 'overlays' on top of the guidelines outlined by Fannie Mae, Freddie Mac, VA or FHA. It's the ones where someone is self-employed or they have credit issues, loan modifications, foreclosures or a deed-in-lieu situation that can be more challenging."

Where many loan officers will deny a loan that's not easy to do, Way knows where to send loans with potential deal-breaking problems.

"I am not limited to any certain lender and I certainly don't give up easily," he says. "That's where my engineering background comes in handy. Every loan is a project full of moving parts -- and I will always find a way to piece them all together and make it work."

**W**ay will exhaust every avenue to make it all work. "Where someone else is unable to do it, I feel I can always get it done," he says. "The way I look at it is this: if I can't do it then it probably can't be done because I literally will exhaust all resources. Hence, the name of my business -- Resource Financial."

By being involved in the loan process from the get-go, "I'm in tune with exactly what the borrower needs, so I know what will work and where to go," he says. "I know my underwriters and lenders personally. I'm in it from the beginning to the moment the loan funds. There are so many things that can



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happen and so many questions that are asked by the underwriter – ‘what is this and what is that?’ or ‘I need this or I need that.’

“I’m involved in the whole process so I don’t hand it off to anyone else. I’m ‘hands on’ every step of the way. My repeat clients come back because they know exactly how I work.”

**W**ay’s method of doing business is admittedly not traditional. He refuses to work the same way as other brokers – “I do what it takes to make it work,” he says. “I really care about putting my clients with the

right loan that is best suited for them. Some lenders and brokers put someone in a certain loan because they make more money on it. Not me. I’m the opposite. After all, I want them to work with me again so building relationships and trust is what I’m after.”

Which is what all his clients can attest to.

“Scott is a man of integrity in an industry that can tend to be shady,” says another client, who wishes to remain anonymous. He was out of work for two years, yet Way still found a way to fund his loan one month after he was hired at a new job. “I have never been so impressed with the transparency, the level of detail and the follow through of an individual. Scott is not your typical mortgage guy by any means. He makes it a wonderful experience rather than gut-wrenching and nerve-wracking.”

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