

TOP AGENT MAGAZINE

SCOTT HARWARD

After working as a Commercial Real Estate Broker for 10 years in Southern California, Scott Harward moved to Arizona with his wife, where he decided a career shift was in order. In 1993, he started working in the Mortgage industry, working his way up the so-called ladder and learning the ins and outs of the field along the way. Now, Scott is a Branch Manager and Senior Loan Officer of the Phoenix office of United American Mortgage, a branch of one of the large Mortgage Brokerages on the West Coast. Scott looks to help his clients find their way first and foremost and leverages his knowledge and talent to find the best possible loan solutions for people across the West.



When Scott meets with clients initially, he focuses primarily on understanding the clients goals and objectives, and making sure they have a long term plan. By putting his clients' best interests first, he fosters a business culture that leads to mutual satisfaction between him and his clientele – clients get phenomenal service and he gets a loyal customer base in return. "This business is about more than the paycheck at the end of the week," Scott says. "I really put clients first, because they deserve it and I know that's what's going to be best for everyone in the long run." Thanks to his client-first business practices, Scott gets nearly 100% of his business from referrals, and has built a deep sphere of influence in Arizona and beyond.

As a veteran of more than two decades in the mortgage industry, along with his commercial Real Estate background, Scott is a loan officer with an extremely high level of expertise, and he uses that knowledge to get consistently positive results for his clients. "I go above and beyond expectations to offer the best solution for my clients and keep them informed throughout the process," Scott says. "I strive to provide detailed answers to all of the clients' questions in order to maintain a high level of confidence and to keep things very clear – it's really important to my business and who I am." At the end of the day, Scott truly enjoys helping

people – it's why he got into the industry in the first place, and it's what drives him to help so many people find ideal loan solutions year after year.

Scott's Team, which now includes his Son who is a licensed loan officer, uses leading edge technology to make the loan process smooth, efficient, and easier for their clients who are refinancing or purchasing a property. They even follow up after closings with communication monthly which includes information about the estimated property value, equity analysis, and updates regarding mortgage changes. The Team was recognized as being in the top 10% company wide for 2021, and has maintained a high level of closing production over the last twenty years.

In his free time, Scott enjoys playing golf, driving his Camaro, and fishing, when possible. He hopes to keep moving forward with his business and growing responsibly as he adapts to the rapidly changing industry and provides the highest quality service for people looking for a mortgage. If you're looking for a Mortgage Professional in Arizona who goes the extra mile to provide a satisfying experience for his clients, look no further than Scott Harward!



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