



Based in Marlton, NJ, [Bob](#) has been working in mortgage lending for over 30 years. He is currently the Vice President in charge of sales for Republic Bank, and oversees a team of 40 mortgage loan professionals. His focus at Republic Bank is originating loans for first time homebuyers, refinances, and jumbo loans, and currently writes loans in NJ, PA, DE and NY.

### **Focusing On New Ways to Deliver Top-Notch Customer Service**

Bob is committed to high levels of customer service and works directly with buyers and real estate professionals to not only originate loans, but to help buyers fully understand all of their options when it comes to mortgage financing. In the current market, rates are low and inventory moves quickly, and buyers need to be ready to act and be confident that they are fully prepared to make an offer. Bob and Republic's focus on customer service helps to make sure they are fully prepared from the start to the finish of a transaction.

While the pandemic has upended so many facets of the industry, one upside is that banks have been forced to find ways to do things differently and evolve to meet customers' changing needs. New processes for important milestones such as closings have gone virtual, and everyone involved has had to adapt.

Increased communication between parties to make sure all parts of the process are understood has been paramount, and technologies such as Zoom, and FaceTime have all taken the place of in-person meetings. Because of its longstanding commitment to customer service, Republic Bank was ready to rise to the challenge to continue to offer support, education, and confidence to clients.

In fact, Republic Bank has been named by Forbes magazine as a top-scoring bank overall in their list of "Best-In-State Banks and Credit Unions" and the "Number One Bank for Service" in the U.S. for its customer experience, which includes seven day in-store, online and mobile banking. They strive to offer customers big bank benefits with a small town feel.

### **Long-Term Commitment to the Real Estate Industry**

As an active NEXUS affiliate member, Bob's involvement with the association goes back to the early 1990s. During "normal times" Bob has participated in a wide variety of association committees, endeavors, and fundraising activities. One of his main focuses with NEXUS is with Continuing and Community Education. He has hosted and run sessions for both buyers and sales professionals on a variety of topics including homebuyer training, how to qualify buyers, uncovering myths about government lending programs, and alternate financing such as renovation loans.

In 2011, Bob was awarded NEXUS Affiliate of the Year for his efforts to support the association.

### **Communication is the Key to Success**

Bob stresses that the home loan process can be challenging to navigate if not armed with the right expertise, and communication can make or break a deal. With so many people still working remotely, it's important to make sure that all details are accounted for, and that all of the tasks associated with closing a transaction are completed successfully.

Because timing is one of the ways the pandemic has created challenges for real estate transactions, and coupled with a fast-moving market, allowing extra time and adding layers of communication whenever possible has become increasingly important. Using technology to send and share information, and being aware that necessary tasks, such as acquiring a CO or scheduling an appraisal, may take longer than expected. Planning for that extra time that might be needed at the outset of a deal can help things run more smoothly.

Bob also notes that refinancing loans are taking a bit longer than it was previously, so customers interesting in refinancing a home should be aware of that too.

Don't go it alone in today's complex financial landscape. Rely on one of the top mortgage lenders in the area to represent your best interests in a home loan purchase or refinance. You can reach Bob at 856.988.8100, ext 6733, by email at [RAngradi@myrepublicbank.com](mailto:RAngradi@myrepublicbank.com), NMLS ID 142523, or on the Republic Bank [website](#).