

TOP AGENT MAGAZINE

DEB FRANK

There are several reasons why Metro Credit Union headquartered in Chelsea, Massachusetts hired Deb Frank to help build its mortgage department in 2015. For one, she's pretty darn smart and knows the ins and outs of the mortgage business. And she immerses herself in the people she works with and for. But mostly, Metro brought in Deb because she is a tireless advocate for affordable housing and first-time home buyers.

"It's my passion," Deb said. "I love to teach mortgage-related seminars for people in the community, focusing on educating first-time homebuyers. My mission at this point is to help the average family realize their homeownership dream. Metro has a lot of lending solutions, including for the more affluent buyer; but our focus is on the low-to-moderate income buyer – our Members in our communities."

Deb's passion was partially forged by personal experience. Deb grew up in Maryland and worked in the defense industry after high school and throughout college. After her first child, she found that some of her male superiors weren't quite as hospitable as she had hoped toward a working mother. So when she became pregnant with twin boys, the prospect of staying in that role long-term became less appealing. Years later, Deb was having lunch in an IKEA cafeteria contemplating the future when someone kicked her chair. She turned to find a college classmate laughing -- and their catching-up-on-life conversation turned to his job in mortgage lending. "I clearly remember telling him that I got screwed badly as a first-time homebuyer nearly a decade earlier," Deb said. Nonetheless, next thing you know, she got out of a troubled marriage, hired an au pair, and began career number two -- with the only immediate thought being "how do I support my children as a single mother, while also being able to participate in their lives."

In 2002, Deb relocated with her family to Massachusetts.



She described the crash in the late 2000s as devastating. "Every day people came into my office who I couldn't help – that no one could help. The entire experience tugged at my very core. I was living it myself and I couldn't help anyone," she said. This caused Deb to get more and more involved in affordable housing and lending issues. By 2018 Deb realized she really wanted to create housing opportunities tomorrow for those who can't afford them today. Now everything she does is about developing relationships and, last year referred just under \$100 million in business to her team.

Deb doesn't wait for clients to come to her, either. She is active in the community and serves on many committees, including with REALTOR® professional organizations such as Greater Boston, South Shore and Massachusetts Associations of REALTORS®, focusing her volunteer work on food and housing insecurity. This allows her to form relationships with people who share her values – and connects her with folks who need or are working with folks who need her help. In her downtime, she enjoys time with her kids and traveling with her long-time partner – and is looking forward to seeing her son who recently moved to Salzburg with his wife. Oh, she also dotes on her five grandchildren. And she's very meticulous about who she works with, noting that she's turned down working with some agents whom she felt placed their own interests over having the buyers' best interests at heart.

"What I like most is educating. I hate the actual preparation, but I like the teaching," Deb said with a laugh. "I want to make sure people understand what they're getting themselves into. No question is stupid. I was once a young first-time homebuyer who needed counsel and got none. Nearly 40 years later I still remember that loan officer's name. If someone remembers my name, I want it to be for the right reasons."

Photo credit: Samantha Barracca

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