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WASHINGTON

TREVOR ROBERGE SENIOR LOAN OFFICER • CAPSTONE HOME LOANS • NMLS #71646 • 23 YRS • TOP 1% NATIONALLY • WSHFC & COVENANT CERTIFIED

“I THOUGHT BUYING A HOME WAS OUT OF REACH.”

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Then someone in Washington finally sat down and explained the one number she'd had wrong all along — and the door she thought was locked wasn't.

She'd run the math a hundred times at her own kitchen table, and the math always won.

Rent, gas, groceries, the car payment. And somewhere out past all of it, the number everyone had told her she needed before she could even *think* about a house: twenty percent down. On the homes she actually wanted, that was a wall with no door in it. So she stopped looking. Not loudly. The way most people stop — quietly, telling themselves *someday*, while the spreadsheet glowed on the screen and said *not you, not yet, maybe never.*

If you've ever sat in that exact chair, you already know it's not really about money. It's the feeling that the whole thing was built for other people, and somewhere along the way you missed the meeting where they handed out the instructions.

Here's what almost nobody sits down to tell you: for a first-time buyer in Washington, that twenty-percent rule is largely a myth. The state runs down payment assistance — including the Covenant Homeownership Program — that can cover much of the upfront cash, often structured as a 0% second loan. The door wasn't locked. She'd just never been handed the right key, by anyone willing to slow down long enough to explain which one fit *her* situation.

The person who finally did was Trevor Roberge.

Twenty-three years in lending. WSHFC-certified and Covenant-certified. The #1 WSHFC partner in Washington in 2024 (Commission-tracked units). More than 600 five-star reviews — and read them, and you'll notice they almost never brag about a rate. They say the same quiet thing over and over: *he was the only one who could explain all the programs in a way I actually understood.*

That's not an accident. It's a method. "I lead with explanation, not jargon," Trevor says. And it starts with the thing most lenders skip entirely.

> The door wasn't locked. She'd just never been handed the right key.

23	Top 1%	605	20-Day
Years in Lending	Nationally Since 2018	Five-Star Reviews	Average Close

THE GAP NOBODY SITS DOWN TO EXPLAIN

Ask most first-time buyers what's stopping them, and the answer is rarely the monthly payment. It's the pile of cash they think they need up front.

"They don't have enough saved for a down payment or closing costs," Roberge says of the fear he encounters most. The number that haunts people is 20 percent — the figure they absorbed from a parent, a coworker, or the internet. On a median-priced Washington home, 20 percent is a sum that can take a decade of disciplined saving to reach. So they wait. And while they wait, prices move.

Here is what almost nobody explains to them: that 20 percent number is, for the buyers Roberge serves, largely a myth. Down payment assistance — DPA, in the shorthand of the industry — refers to programs that help cover the upfront cash a buyer needs, often structured as a second loan that sits quietly behind the main mortgage at zero percent interest. Pair that with first-time-buyer loan programs, FHA loans that accept modest credit, or VA loans for veterans, and the actual cash a qualified buyer needs to get to the closing table can be a fraction of what they feared.

Roberge's practice is built almost entirely on this realization. Roughly 80 percent of his business is first-time buyers, and the dominant theme across more than 600 client reviews isn't his rates or his speed — it's that he made the math make sense. "I lead with explanation, not jargon," he says. It sounds like a small thing. It is, in his experience, the entire game.

The moment the numbers finally make sense.

WHY WASHINGTON IS A DIFFERENT STATE RIGHT NOW

Timing matters in this work, and Washington's timing is unusually good.

In July 2024, the Washington State Housing Finance Commission — the state body that administers homeownership programs — launched the Covenant Homeownership Program. It was designed to help first-time buyers whose families were shut out of homeownership by decades of housing discrimination, and it added a meaningful new lane of assistance on top of the Commission's existing down payment programs.

For a buyer who has been told "no" their whole life, a state-backed program built specifically to say "yes" is more than a financing structure. It's permission. But programs like this only work if someone on the lending side actually understands them — the eligibility rules, the layering with other assistance, the documentation. That someone has to be certified, and Roberge is. He holds both WSHFC certification and Covenant certification, and he was named to the Commission's roster of top-producing partner loan officers for 2025.

"With the introduction of the Covenant Homeownership Program, more Washington State residents than ever are on the path to sustainable homeownership," Roberge has written. The opportunity, in his telling, isn't the program by itself. It's the program in the hands of someone who can match a specific buyer to the specific structure that fits them — which, he is quick to point out, is exactly where most of the industry falls down.

> “ That twenty-percent rule is largely a myth.

A first home in Washington — closer than most buyers think.

WHAT HIS COMPETITORS GET WRONG

Roberge is generous about most things, but he's blunt about one. Most lenders, he says, treat down payment assistance as an afterthought.

“They treat DPA as a side product instead of a strategy,” he says. “They fail to educate buyers early enough. They don't understand how to match the borrower to the right assistance structure — or they avoid these borrowers altogether because they're more work and require more guidance.”

That last point is the quiet truth of the business. A cash-constrained first-time buyer with a hundred questions is harder to serve than a repeat buyer who already knows the drill. Many loan officers, consciously or not, optimize for the easy file. Roberge built his practice on the hard one — and then made it efficient enough to scale. His average loan reaches a 20-day close, a pace that would be respectable for a simple refinance and is genuinely fast for a first-time buyer stitching together assistance programs.

The misconceptions he spends his days correcting are remarkably consistent. That you need a large down payment to buy. That if you're not a perfect applicant, you shouldn't even start the conversation. That all lenders are basically the same. That the cheapest advertised rate is automatically the best mortgage decision. "The cheapest rate doesn't always mean the best mortgage," he tells clients — a sentence that costs him nothing and saves them, sometimes, thousands.

The handoff most were told they'd never reach.

THE TRANSLATOR

If you read Roberge's reviews looking for a pattern, you find the same word again and again: *understood.*

"They were the only company that could explain all of the programs in a way that I truly understood." "Full transparency." "Very communicative." "Stayed ahead of the game during the entire process." The praise isn't about charisma. It's about translation — the act of taking a process designed by underwriters and rewriting it, in real time, for a human being who has never done this before.

His method starts with a conversation, not a pitch. The first call is about understanding a buyer's goals, finances, and timing before a single product gets mentioned. From there he gives an honest assessment of where they actually stand, lays out the realistic options, and — when they're ready — moves fast. Throughout underwriting, the part of the process where most buyers feel abandoned, his team keeps a steady drumbeat of communication: what happened this week, what happens next.

It is deliberately unglamorous. "I build around the buyer's real situation rather than forcing a transaction," he says. Clients describe the experience in the language of relief. One wrote that his team "made the home buying process extremely simple and fast." Another singled out that they were "the most responsive without being pushy or aggressive" — a distinction that matters enormously to people whose biggest fear, after the money, is being sold something they don't understand.

> "They were the only company that could explain all of the programs in a way that I truly understood.

SOMETIMES THE RIGHT ANSWER IS WAIT

The clearest sign that Roberge is playing a longer game than the next commission check is what he tells buyers who aren't ready.

He tells them to wait.

"I give an honest assessment, including telling buyers to wait when that's the right move," he says. In an industry that runs on closed loans, advising a motivated buyer to hold off for three months to repair credit or build reserves is a counterintuitive act. It's also, he has found, the single most powerful trust-builder he has. A buyer who is told the truth when the truth is inconvenient remembers it. They come back. They send their sister, their coworker, their realtor's other clients.

This is the engine underneath the review count. Roberge reduces uncertainty by being straight with people before the uncertainty becomes a crisis — giving them a realistic read up front, showing them clear loan and program options, and making sure they always know the next step before it turns urgent. The transparency isn't a marketing posture. It's the product.

BY THE NUMBERS

The proof behind the positioning is unusually concrete.

Roberge has spent 23 years in lending, and he has been in the top one percent of mortgage volume nationally for eight consecutive years, from 2018 through 2025. He has earned President's Club recognition seven times in that span. In 2024 he was the number-one partner loan officer in the Washington State Housing Finance Commission's program by tracked units — a ranking measured over a full calendar year by the Commission itself, not a self-awarded title — and he finished third in 2025 in the same measure.

Then there are the reviews — 605 verified five-star reviews, a 5.0 average, aggregated from 394 Google reviews, 147 on Zillow, and 64 more. For a loan officer, that volume is not a vanity metric. Each review is a closed loan and a family that chose to come back and say so. Layered together, the numbers describe something specific: not the biggest lender, not the cheapest, but the one a particular kind of buyer — the first-timer who thought they didn't have a shot — keeps choosing and keeps recommending.

He holds his MLO license under NMLS #71646 across six states — Washington, Arizona, California, Idaho, Oregon, and Texas — though his heart, and the overwhelming majority of his business, stays in Washington's first-time-buyer market.

> "A True Approval isn't a conditional estimate — it's done.

Down payment assistance, laid out in plain math.

WHAT “MORE THAN A PREAPPROVAL” MEANS

Ask Roberge where he’s headed, and the answer is less about volume than about a role.

“I want to be known as the first call in Washington for first-time buyers who need more than a preapproval,” he says. “Especially buyers using down payment assistance, or needing a clear path from ‘not ready yet’ to homeowner.”

That phrase — *more than a preapproval* — is the whole philosophy compressed. A preapproval is a number. What his clients actually need is a path: a sequence of steps that turns a vague hope into a specific plan with a date on it. For a buyer stuck at “not ready yet,” the value isn’t the loan. It’s the person who can look at their real situation and say, credibly, *here is how you get from here to there, and here is roughly when.*

It’s worth noticing what Roberge does outside of work, because it rhymes with how he works inside it. He’s a Cub Master for Pack 551 in Sammamish, and he coaches youth soccer and baseball. The through-line is patience with people who are learning something for the first time — which is, more or less, the job description for guiding a first-time homebuyer.

THE SENTENCE ON THE OTHER SIDE

The woman who thought homeownership was out of reach got her house. She is one of hundreds whose reviews now sit behind that 5.0-star rating, and her words are nearly interchangeable with the others: she felt informed, not pressured; she finally understood her options; she stopped feeling like a bother every time she asked a question.

That's the quiet transformation Roberge is after — not the closing itself, but the change in what a person believes is possible for them. Washington has more tools to make that change real than it has had in years, between long-standing down payment assistance and the newer Covenant program. The tools, though, are only as good as the translator.

For the buyer sitting where that woman sat — convinced the door is closed, unsure whether they're even allowed to knock — the move is smaller than it feels. It's a conversation. An honest assessment of where they actually stand, from someone whose entire career is built on the radical idea that the math, explained plainly, is usually on their side.

It often starts with the same call. And on the other side of it, more often than the buyer ever expected, is the sentence Roberge built his practice to produce: *I thought buying a home was out of reach — and then it wasn't.*

Trevor Roberge is a Senior Loan Officer with Capstone Home Loans, NMLS #71646. Equal Housing Opportunity. This article is for informational purposes and is not a commitment to lend; loan approval and terms are subject to program guidelines and underwriting.

> More than a preapproval.

The door wasn't locked — she'd just never been handed the right key.

ABOUT TREVOR ROBERGE

Trevor Roberge is a Senior Loan Officer with Capstone Home Loans (NMLS #71646) specializing in Washington first-time buyers and down payment assistance. WSHFC- and Covenant-certified, he has ranked in the top 1% of mortgage volume nationally every year since 2018 and holds a 5.0-star rating across 605 client reviews. Equal Housing Opportunity.

See if you qualify at downpaymentwa.org

downpaymentwa.org

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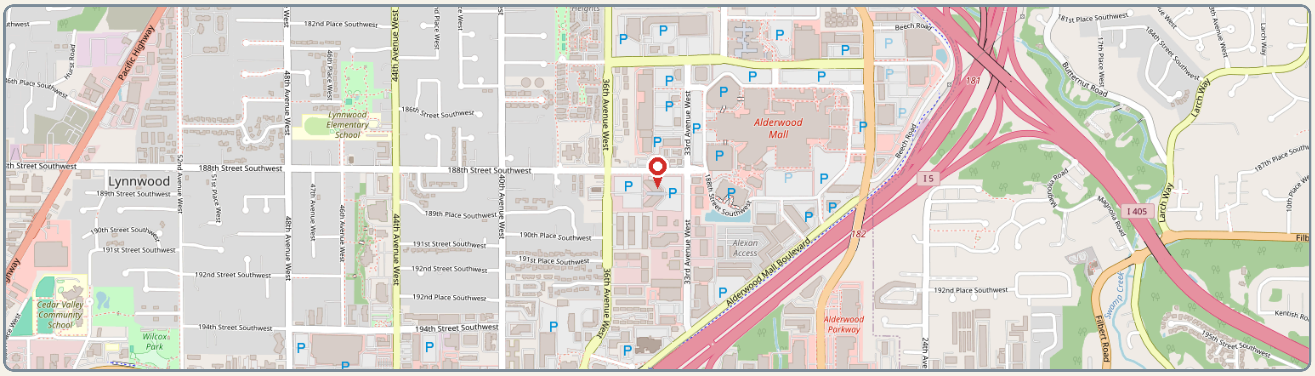

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