

# GLP *Living*

NOVEMBER 2019

A MONTHLY NEWSLETTER FOR  
RESIDENTS OF GROTON LONG POINT

## COMMUNITY

**SPOTLIGHT:** *Who  
Is The Mortgage  
Musician?*

**GARRETT DUFFY**

*And He Is  
Changing The  
Industry*



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meet

# THE MORTGAGE *musician*

*Garrett Duffy: From GLP  
Band Barefoot Truth To The  
Mortgage Musician*



This Former GLP Resident and Musical Talent Now Shares His Creativity and Flair at GLP Resident-Owned Norcom Mortgage

A decade ago, in the basement of a Middlefield Street home in Groton Long Point, you might have found Garrett Duffy practicing his harmonica while listening to the rest of the band Barefoot Truth on his earphones. GLP was home base in those days to Barefoot Truth, a roots rock band founded by Mystic resident Will Evans and summer GLP resident Jay Driscoll. Garrett was an original member of this successful touring group and recalls with gratitude the support GLP residents showed the band along their journey to becoming more and more well known.

Today, you are more likely to encounter Garrett if you want to finance a home purchase, but you will still hear a lick of music. As “The Mortgage Musician,” Garrett uses his musical creativity to educate home buyers about the finance process, make it less stressful, and a whole lot more enjoyable. He is a mortgage loan officer with Norcom Mortgage, and Norcom founder and longtime GLP summer resident Phil Defronzo recruited Garrett specifically because of his creative approach to educating new home buyers.

“I’ve been a big fan of Garrett’s since his time in the band Barefoot Truth, and even more so now as The Mortgage Musician!” shared Phil. “When the opportunity came up for Garrett to make a professional move, we were incredibly happy to have him join Norcom Mortgage. Just as the Groton Long Point community feels like a family, it is important to me that Norcom maintains a family atmosphere, and Garrett is a great fit, given both of our ties to GLP. Norcom, now in its 30th year, is headquartered in Avon. Having Garrett on board strengthens our footprint throughout southeastern CT and Rhode Island, where he connects to shoreline borrowers.”



Garrett and his friend, John LaPointe, in their video “Homebuyers” performed to the tune of Toto’s song “Africa.” The video can be viewed at [mortgage-musician.com](http://mortgage-musician.com).

How does The Mortgage Musician connect with buyers? Through parody songs like “Pre-Quallin” (from Tom Petty’s “Free Fallin”) or Garrett’s personal favorite, “Homebuyers” (from Toto’s “Africa”). Check out Garrett’s videos at [mortgage-musician.com](http://mortgage-musician.com) and you’ll see that he devises clever lyrics that flow naturally with the music while also walking homebuyers through answers to real questions and apprehensions first-time homebuyers have. “My favorite was the Toto version called “Homebuyers,” Garrett said. He performed “Homebuyers” with his friend, insurance agent John LaPointe, “Who also doesn’t take





himself too seriously,” Garrett added. The parody has earned 160,000 organic views on Facebook and LinkedIn.

Garrett met his Barefoot Truth bandmates while they were students at Saint Michael’s College in Vermont. He first met lead singer and guitarist Will. “The two of us would visit Rhode Island to go surfing. Will was a lifeguard at GLP for years. He introduced me to GLP,” Garrett recalled. Their friend, Jay, hosted them at GLP where his family summered. “The first time I visited I couldn’t believe (GLP) was real. It was safe, a good place to raise kids,” Garrett said.

“After college, we ended up renting from Brendan and Mel Hannigan on Middlefield St. for three winters.” Will and Jay had previously put out their recordings, “Changes in the Weather,” and had created a following among GLP and other local youth. Garrett has fond memories of practicing in the Groton Long Point basement between band tours.

“It was a place where the band honed our skills. We would come back, practice, then hit the road again. It was a huge part of our success.” Garrett enjoyed paddleboarding around the Point in summer and hunkering down to practice in the off-season. “They were amazing winters,” Garrett said.

Together, the band assembled seven albums and garnered over 30 million plays on Pandora. On his own, Garrett produced two solo albums. “I play guitar, a little ukulele, harmonica, and I sing,” Garrett said. “I’ve written probably 23, 24 songs.”

“When the band stopped touring, I got into real estate,” Garrett continued. As the band members married and settled into their lives around New England, they greatly reduced their performances. The core group: Will Evans, Jay Driscoll, Andy Wrba, and John “Wayno” Waynelovich, still perform as Barefoot Truth a few times a year, and Garrett joins them periodically. But now his main focus is on mortgage lending.

After Garrett shifted from real estate to mortgage lending, a friend suggested he combine his musicianship into his mortgage profession, and Garrett developed his Mortgage Musician persona. He was happily arranging mortgages for Washington Trust, “A wonderful company,” he adds, when he received a recruiting call from Norcom. He wasn’t sure what to do at first, but when Will’s dad, Ben Benoit, suggested he speak to Norcom, Garrett took the suggestion. “I have a lot of trust in Ben so I thought I would give this a try,” he said. He had lunch with GLP resident Phil Defronzo, the company’s Founder and President, and Wesley Horbatuck, Norcom Executive Vice President and Treasurer.

“One reason they contacted me was the videos,” he said. “They told me to keep it up. I take my job very seriously. You have to. But I don’t take myself that seriously. They saw that.”

For the past few months, Garrett has helped Norcom Mortgage clients get into the homes they want. Currently, a Narragansett, RI resident, Garrett is licensed to serve clients in Connecticut, Massachusetts, and Rhode Island.

Besides using music parodies to educate home buyers about how to start the purchase process, Garrett also is committed to making the mortgage process less stressful for buyers. “I also like to call myself ‘The Less Stress Lender,’” he said. He does that by staying in routine communication with his clients. “Every Tuesday, I reach out to my clients to see how they’re doing.” He said he asks each client to rate their stress from 1-10. One being asleep and 10 being very



stressed. “I want to keep them in the 2-3 range.” Working with clients, he gathers all the necessary documentation early in the process so the rest of the mortgage qualification can proceed within about 30 to 45 days. He is committed to meeting each client’s individual needs. “I don’t push products on anyone,” he said.

The future looks harmonious for Garrett. “I’ll continue the Mortgage Musician brand,” he promised. “I’ve grown up realizing how important image is. I’m going to continue building that brand and continue having fun with it.”

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**Norcom Mortgage is a growing company with 260 employees and 36 branch locations started by GLP resident Phil Defronzo. It is still family-owned and operated, committed to earning each client’s trust, and finding the best solution for their needs. Norcom not only helps families obtain the homes of their dreams, they also strive to help their local communities be as strong as they can be. Through their outreach division, Norcom Cares, they are able to give back to the communities they serve. You can learn more about Norcom at norcommortgage.com.**

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