

# EDGAR IBARRA

SALES MANAGER

Edgar Ibarra, Sales Manager at Finance of America Mortgage in Valencia, is in the business of providing more than the industry's number one home lending experience. He is also

providing opportunities for homeowners and real estate and lending professionals to prosper.

A professional who has dedicated his entire career to banking and finance, Edgar brings a wealth of lending and leadership experience from his managerial roles at several preeminent banking and mortgage institutions. Edgar is a producing manager who consistently ranks among the nation's top one percent of Loan Consultants, and he is recognized among the National Association of Hispanic Real Estate Professionals' (NAHREP) top 10 Loan Consultants nationally. He joined Branch Manager, Mike Ross, at Finance of America Mortgage this year, with a vision of elevating personal service to both clients and industry colleagues.

"We feel like we're kind of on the ground floor with a company that is quickly becoming a powerhouse in the lending world," Edgar says. "It's still run a lot like a mom-and-pop, and we have the opportunity to have a voice in the changes, the things we see happening out in the field, and ways we can grow the business. My experience has been very corporate at other companies, but here, I see they really do care about the community and providing the products and service that fit their needs."



FINANCE of AMERICA  
— MORTGAGE —

In addition to its comprehensive array of down payment assistance programs and competitively priced home loans, Finance of America Mortgage also offers reverse mortgages and commercial loans. Programs like these create opportunities to save deals, and that's good not only for homebuyers, but also the real estate agents who represent them. "We do everything we can to make loans work for the consumer, and we have options for when someone doesn't qualify because they don't fit in the box. For instance, we can go to our commercial side for someone buying investment property. If they're not reporting enough income because they're self-employed, we have a rental program based on the property itself and qualified on personal credit, not income. With as little as 20 percent down, we can loan on up to 20 units."

In real estate's increasingly digitized consumer environment, Finance of America Mortgage is meeting the demand for high-tech tools, while maintaining a high-touch service model. "One of the biggest concerns Realtors® have these days is remaining competitive when there are so many companies online offering cheap services. This trend is taking the whole personal aspect of our business away. Our marketing keeps agents right in front of their clients. It keeps them involved and on their clients' minds. Many consumers don't realize that getting a 'good deal' online doesn't mean they're getting the best service. We're doing all we can to push the personal aspect of our business, instead of the AI aspect, and create more business opportunities for our real estate partners."

As a manager, Edgar is contributing to new business opportunities for his team of Loan Consultants by providing the ongoing training and support they need to succeed. "I like coaching, sharing ideas, helping with marketing and meeting with individuals to troubleshoot loans. My main focus is to advise individuals looking for opportunity, especially if they're experienced and feel they don't have enough

support where they are. My team and I have done thousands of loans, and we've seen all kinds of crazy scenarios. We'll figure out a way to make something work, as long as it's there. We have the marketing, guidelines, processing and systems in place to get loans done. We're also open to hiring inexperienced Loan Consultants who are hungry and willing to learn the business and take coaching to heart."

Looking to the future, Edgar and Mike will be developing further opportunities to mentor young people who are interested in a home finance career. "We'd like to start hiring young talent and give them an opportunity to learn the business from the ground up. By starting them in operations, they'll know what to do when they get licensed on the sales side."

Edgar leads his team in delivering honest and reliable service, ensuring that every transaction is a win-win. "We want to make home ownership available to more people, and at the same time help our real estate partners and sales people grow with better lending products."

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CREATING OPPORTUNITIES TO PROSPER

