



JOEL FAHRES

Before Joel Fahres became a mortgage loan consultant, he was a successful entrepreneur in the cookie distribution business. According to Joel, the two enterprises have much in common. “I had a great first career, and when the opportunity came to sell my business, I did. I initially made my living in route sales calling on grocers. I learned that no matter what your product is, sales is about service. It means making commitments to your customers and living up to them. I also learned a lot about self-motivation and personal responsibility. Moving

from cookie distribution to mortgage loans wasn’t a tough transition in that respect.”

It has been more than 20 years since Joel decided to turn his considerable business savvy from distributing sweet treats to the task of helping his neighbors attain the American Dream. He has since developed a comprehensive expertise in mortgage lending, with a focus on helping area home builders and their clients navigate a seamless transaction.



Perfecting the Art of Mortgage Lending

Last year, Joel moved his busy lending practice to loanDepot, where he is better equipped to meet his clients’ needs with a wide range of progressive loan products and the service to back them up. “What attracted me to make the transition is that loanDepot is willing to expand guidelines to meet current market conditions. That’s something large banks are hesitant to do. Not only do we have the kinds of loan products that people are looking for, we also have phenomenally smooth and common sense practices for getting loans closed. We deliver precise and concise information quickly so clients can make timely decisions that are appropriate for their circumstances.”

In addition to caring for his established Realtor® relationships, Joel is providing loan solutions to home buyers in the new Southern California communities currently underway by builders Warmington Residential and Watt Communities. His work takes him all over the region, but Joel has a different view of SoCal traffic than most — and it’s a window into his glass-half-full perspective on life. “If I’m sitting in traffic, it means lots of people are working and can afford to buy homes. So I’m glad I’m sitting in traffic,” he laughs.

Working in the new builder niche is a perfect fit for Joel for more reasons than his love of the smell of sawdust. With his thoughtful approach to mortgage lending, he has created streamlined processes for builders and contract-to-close service for buyers.

He is known for his extensive loan knowledge and trusted for his honesty and integrity. “My job is to provide clients with sufficient and abundant information so they can decide which way they want to go. I don’t believe in pushing anybody through the process. I can provide options and give my recommendations about what I think will benefit them, but in the end, I always say, ‘This is your money. You decide.’”

With longterm loan locks and an array of innovative programs that includes a 5 percent down jumbo loan with with no mortgage insurance and qualifying FICOs in the low 700s, as well as bank statement loans and financing

for foreign nationals, loanDepot is stepping up to meet consumer buying needs and proving its confidence in the home market. “It’s exciting to be able to help people who may not be able to buy a home without these programs. Shelter is one of the main things everyone needs in life. I get a kick out of being a problem solver and someone who helps people achieve their dreams.”

Joel applauds loanDepot’s stance on developing leading-edge technology and analytics designed to anticipate buyer needs, while continuing to emphasize person-to-person contact. “The way we acquire customers will continue to change with technology, but the need for a real person who will listen to people’s needs, give them sound, practical advice and help them develop appropriate solutions will not change. Not everybody is the same. loanDepot still recognizes the value that loan originators bring along with their knowledge base.”

Joel and his wife, Chris, have been married for over 40 years. They have four children and 10 grandchildren, all of whom live within a 15-mile radius of the family homestead that has housed the Fahreses for the past 35 years — and where there is always a party going on.

Warm, friendly and always happy to help, Joel is using his expertise in the finer points of home lending to help his clients design new lives. “The world divides into arts and sciences, and my job is no different. While the numbers are important, there is an artistic component to home loans, too. You need to be able to look at someone’s overall situation and be an artful communicator to be successful in this industry.”

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