

atricia Redfern Wright is a senior loan officer with 17 years of experience connecting people with the right home financing for their goals and circumstances.

She recently joined Finance of America Mortgage, a move prompted by her desire to offer clients the widest range of lending products and the customer service to back them up.



## FINANCE of AMERICA - MORTGAGE -

"We are a direct lender that also has the ability to broker, so virtually everything is within our grasp," Patricia says. "We also do commercial and reverse mortgages, which few mortgage companies offer."

If Patricia has a motto, it is this: "I like a challenge." After working with industry giants like Countrywide and Bank of America, and prevailing through the economic downturn of the last decade, Patricia has learned how to solve problems and help her clients become homeowners when others would give up. She has made it her business to become an expert in down payment assistance and grant programs like Chenoa, CalHFA and GSFA — programs that are also available through Finance of America Mortgage.

"I make it my job to be familiar with every product and guideline available. For so many people, having to save for a down payment is the difference between becoming a home owner or not, and they don't even know they can qualify for a home with these programs. They just need to be educated about what's out there. Even if they can't buy immediately, I'm willing to guide them through the steps until they can. I think everybody should own a home and get the benefits of fixing their housing costs while earning an asset for the future. And I think it's always a good time to own, no matter what the market is doing."

Patricia's expertise extends to all kinds of loans, including those for investors and luxury buyers. "For move-up buyers, Finance of America Mortgage also offers an attractive jumbo loan with only 5 percent down and no mortgage insurance premium," Patricia says.

Patricia is also excited about the resources she now has to offer her real estate partners. "We have a full-time marketing department here that will turn high quality, branded materials out in a day. It's amazing! And we will do visual tours of a listing for free. That's an incredible value for our Realtors. On my first day here, my regional manager, Jeff Strode, gave me a book called 'The Go-Giver.' The idea is that you get more by giving than

by taking. I think that really is the motto of this company. They give us all the tools we need to succeed, so we can help our clients and business partners to succeed, too."

She continues, "I do a lot of public speaking engagements to Realtors®, whether at real estate offices or through the different boards where I'm a member. I'm big on education, and I like to go through the programs we offer and how various niche programs work."

Soon, Patricia will be opening a satellite branch in Anaheim Hills, and she is enthusiastic about assembling and training a new team.

It is no surprise that Patricia's business largely comes from repeat clients and their referrals. She is known for being responsive and attentive, keeping everyone informed as the loan progresses and advising her clients about what to expect next. "I know how stressful it can be to purchase a home and all the uncertainties people feel. That's what I'm here for, and this is what I love doing. My job is to make sure my client has a great experience. Let me do the worrying over the details — I'm good at what I do!"

As a new mom with twin toddlers — a boy and a girl — Patricia feels more than ever how important it is for a family to have a home of their own. "I believe that buying a house is one of the most important things people do in life, and I feel so happy to be able to help give them the dream of home ownership. Making people's dreams come true is what I love most about my job!"

Patricia Redfern Wright
Finance of America Mortgage
3501 Jamboree Rd., Ste. 200 South Tower
Newport Beach, CA 92660
Tel: 714.329-8620
Email: predfern@financeofamerica.com
Web: www.PatriciaRedfern.com
NMLS ID 483924

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