



## Judy Downey-Fortson

Meet Judy Downey Fortson, a loan consultant in the builder division at loanDepot, Ontario. Since entering the mortgage industry in 1986, Judy has honed her skills working with entities from small brokerages to large banking institutions. She joined loanDepot in January 2018, eager to be part of a

company that shares her convictions about make-sense lending policies and people-centric service. “I love our can-do outlook on loans,” she says. “We’re not afraid to lend. Many of my former colleagues transitioned to loanDepot as well. I love our team, and I’ve never been happier anywhere during my career.”

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### *Lending With a Can-Do Attitude*

Judy grew up in Claremont and ultimately married her high school sweetheart, Khris. They have two grown daughters whom they also raised in their home town. “One of my favorite jobs in life is being a mom. I always loved that being in the mortgage industry gave me the flexibility to be there for my girls when they were growing up.”

Her own emphasis on family aligns perfectly with her work of helping other families achieve the security and stability that comes with home ownership. “It’s important to me that borrowers know I have their best interests at heart. I do that deep dive to determine their needs to be able to provide the best loan options for their long term homeownership goals.”

Judy’s speciality has always been working with new home builders throughout Southern California. She’s currently servicing builder communities with Watt, Warmington and Landsea.

“Another thing that attracted me to loanDepot is our diverse and deep menu of loan products. Our new 95 percent jumbo with no PMI is proving a great success, allowing borrowers to purchase with limited capital. loanDepot also offers a Builder Express program which delivers a firm loan commitment to our borrowers in a 24-hour turn time. This allows our buyers/builders to move forward with great confidence as their home is being built.”

After 30-plus years in the business, Judy says she still loves what she does every day because no two deals are ever the same. She especially enjoys working with first-time buyers and military veterans. “It’s important to educate borrowers about the process, even if they have bought a home before. There are always new changes in lending which can intimidate buyers. I think it’s important to not only explain the ‘what,’ but also add the ‘why’ in

what we do. I really do enjoy walking through that process with them. I also work with a lot of veterans. I feel it’s the highest honor to assist our veterans with their long-term financial needs, as they are making the greatest sacrifice for our country.”

Judy is also a military mom. Her youngest daughter, Sydney, is a junior at the Naval Academy in Annapolis, and she also has three nephews in military service. Inspired by their service, Judy’s long term desire is to work in the non-profit arena placing service animals with veterans in need. Her oldest daughter, Taylor, is completing her gap year in an immunology lab at Columbia University and preparing to enter medical school next fall.

Judy’s coworkers tease that she is always fighting for the underdog — an outstanding quality in a loan officer. Judy cares enough to learn about her clients and then advocate for their best interests. She is a loan officer with an upbeat, can-do attitude who puts her heart into every loan.

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