

## JEFF HATZ

Written by Haley Wilson Freeman



Jeff Hatz has dedicated the majority of his 30-plus year career in home lending to working with home builders and buyers of new homes. He has enjoyed preferred lender status with industry leaders including Woodbridge Pacific, IntraCorp, Taylor Morrison Homes, Christopher Homes and Watt Communities, and has managed in-house mortgage operations for Brookfield Homes and Capital Pacific Homes. In 2017, Jeff brought his experience to the industry's most innovative new home lender, loanDepot, and in 2018, he was recognized as a President's Club top producer. From his post in the company's builder division in San Juan Capistrano, he is guiding buyers through the unique challenges that come with purchasing a new home, while providing professional support to builders and their sales agents.

Jeff's gift for numbers evinced early in life, and growing up in Anaheim Hills, he was always a grade or two ahead of his peers in math. Not surprisingly, he went on to earn his degree in finance from California State University, Fullerton, and soon thereafter, began working in the mortgage industry. He has succeeded through many market highs and lows by maintaining a trustworthy, knowledgeable and client-centered approach to lending that continues to earn him the loyalty of his clients year after year.

"To be effective in this area of the business, you have to understand that the process is different," he explains. "For one thing, there are longer escrows. They could be six to eight months, so long-term rate locks also come into play. Another factor is that when someone buys a new home, they are purchasing a

stark naked house. They are often going to choose to upgrade things like flooring, countertops and appliances, so there can be changes in the sale price which may change debt-ratios and approval strategies. Most important is working very closely with the builder. Basically you are a team member of the builder who relies on you to be an expert on all facets of the financing. They don't do financing, so I'm the guy they trust to know the process and walk their clients through it step-by-step and make them comfortable with it. Also, to identify potential problems and address them quickly."

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## TOP-TIER HOME LENDING IN THE BUILDER NICHE

At loanDepot, Jeff is well-equipped with the products and support to provide top-tier service in the builder niche. "loanDepot has a platform that works with new home builders. We get support from the top, and the ops team I work with is builder-focused. I can go out there in the field and brag about my team, my company and my products and really be proud of who I work for."

loanDepot is now offering jumbo loans with 5 percent down up to \$1.5 million and 20 percent down up to \$2.5 million. "Programs like these allow me to be creative, as well. A client can use a portion of down payment money they saved to pay off higher interest debt and finance more of their mortgage at a good rate instead. We also offer jumbo loans with a higher debt-to-income ratio (DTI). Jumbo guidelines normally allow a DTI of up to 43 percent. We have a proprietary program that will allow up to 50 percent DTI with 20 percent down payment, and up to 47 percent DTI with a 10 percent down payment. The bottom line is that having creative programs allows us to approve more buyers."

There is a saying among the sales agents in Orange County: "If Jeff Hatz can't do it, nobody can do it." That's because Jeff is known for his unparalleled knowledge of lending guidelines and his genius for packaging loans. He is often the go-to guy that builders rely upon when transactions fall out with other lenders. "For me, tough loans are like puzzles, and I cannot walk away before it's done. It's a challenge. Builders trust me to figure out if a loan can work, identify the problems, decide if it can be fixed, and then give them solutions and a time frame for closing. I love being the hero in that situation!"

Jeff also works closely with Loan Specialist Danny Serpa, his right-hand man, to help clients improve their FICO scores and qualify for a loan or obtain a better interest rate before closing. "We've been working together for three years, and it's been a blessing to have somebody as talented as him pulling on the same end of the rope as me."

In the end, Jeff's goal is a simple one. He says, "My goal is that when the loan is done and we've closed on time, my client will tell the person who referred them and say, 'Thank you for referring me to Jeff Hatz.' The biggest compliment is when somebody invites me to their barbeque after they close to meet their family and say thank you for helping them buy their home. I want to be known as the knowledgeable guy they can trust with their family's biggest investment."

Away from the office, Jeff loves spending time with his wife of 28 years (Vicki) and his 4 teenage sons. In his few moments of spare time, you'll usually find him on the golf course, baseball field, hunting, fishing or at the beach.

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