

MOMI POINTER

WHERE LENDING AND POSITIVITY COME TOGETHER

Written by Haley Wilson Freeman

Upbeat, energetic and gregarious, Momi Pointer moves through each day with intention. That's a good thing for the homebuyers and real estate professionals who rely upon her to craft the right financing options for their transactions. A mortgage advisor at



Finance of America Mortgage in Irvine, Momi brings more than 20 years of industry experience spanning retail and wholesale lending to her practice. Where others lack the ability or willingness to act, Momi is ready with creative solutions that turn renters into homeowners.

Momi learned to adapt early in life after growing up with an Air Force dad and moving all over the world. "I learned to speak up," she says, "or get lost in the system." Despite attending three different high schools, she graduated valedictorian and went on to earn her bachelor's degree in industrial/organizational psychology from University of California, Berkeley. It didn't take her

long in the corporate world to understand that her path was that of an entrepreneur. Always one to think outside the box, Momi found that mortgage lending was a place where she could combine her love of people with her talent for solving complex problems. She has been honored numerous times with the Orange County Five Star Mortgage Professional Award.

At Finance of America Mortgage, Momi enjoys the benefits of working with a company that is large enough to offer clients a large selection of product options and weather changes in the market, while agile enough to remain responsive and attuned to personal service. Further, Finance of America Holding's three-pronged structure makes it possible for her to deliver consistent service to all key market segments. Momi explains, "We have Finance of America Mortgage, which is set up with all the tools and support to help borrowers have a seamless experience from start to finish with residential 'forward' loans. Then there's Finance of America Reverse which offers their own proprietary reverse product called the HomeSafe product. An added benefit of working for Finance of America is I'm certified to do reverse mortgages and potentially help customers as they enter retirement."

The third arm is Finance of America Commercial. Momi teaches four workshops per month on a fix-and-flip line of credit up to \$100 million designed for investors only. It allows investors to draw up to 90 percent of acquisition cost and up to 75 percent of post-repair value. "I recently had a client who bought a property for \$80,000 in the Inland Empire. He did all the renovations, put it back on the market for \$210,000, and sold it for \$220,000 45 days later. And the beautiful thing about it being a line of credit is that if you're a California resident, you can utilize the funds in the states Finance of America Commercial is licensed to do business."



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Through its Two X Platform, Finance of America Mortgage offers clients and business partners all the conveniences of cutting-edge tech without losing the personal touch. "With our system, a borrower can run their own credit and upload documents through their portal. We also have a CRM attached to the system for the benefit of our partner agents. Agents can set up single property websites and design printed material. If they get a lead over the weekend, they can set it up in the system and attach me, and I'll get alerted."

Momi and her husband, Larry, have been married for 18 years, and they live in North Tustin with their two girls. Momi laughingly calls daughters Leilani and Kalena "the Pointer Sisters" and describes them as "complete over-achievers in everything they do. I love how much they love and support each other in their activities."

This world traveler, cancer survivor, wife and mom of two, and award-winning mortgage advisor is motivated to do whatever it takes to make the next California homeowner — and her can-do spirit makes her unstoppable. "Nothing gets me down," she says. "Every day you put two feet on the ground is a good day, and I enjoy providing positive solutions to get the job done!"

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