

WILLIAM RUIZ

Written by H. K. Wilson

In honor of Hispanic Heritage Month in 2018, U.S. Bank featured Loan Officer William Ruiz as an example of someone who is passionate about helping families achieve the American Dream. An

immigrant who came to the United States when he was just 19 years old, William says he is proud to help others attain the elevated quality of life that comes with home ownership. "When I came here, I was not



only able to assimilate to the culture and become successful professionally, but with it I have been able to help other families, no matter where they are from and to realize the American Dream. The American Dream is not just for foreigners, rather it's for everyone."

William began his industry career working in the builder/developer sector. After learning more about real estate, he realized that finance was his true calling. Throughout his 20-plus years in the business, William has worked with some of the world's largest financial institutions. Along the way, he has managed top-producing sales teams and won national production awards.

For the past five consecutive years, U.S. Bank has been recognized as one of the World's Most Ethical Companies by the Ethisphere Institute, an agency committed to defining and advancing global standards for ethical business practices. U.S. Bank's solid values and array of consumer-driven programs and systems have opened an exciting new chapter in William's mortgage lending career. "We have products for people with all kinds of incomes, and we do a variety of loans for underserved markets. I love working with first-time buyers."



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William also values U.S. Bank's advanced technology platform. "It's so important to be tech savvy and up-to-date. We understand that consumers are looking online for real estate and loans, and we want to connect with them in ways that are efficient and convenient. Our online loan application is a user-friendly program that allows the customer to fill out and submit their loan with me as the copilot. I can be there with them while they complete the application. The system keeps track of all the documentation that has been sent and what is still needed, and the borrower can see updates at the click of a button. Buying a home is a very emotional process for most people, but this makes it easier to explain why things are needed and to be proactive about the process."

In addition to William's many years of professional experience, he is also an industry leader who gives substantial time to various organizations that promote education and home ownership. He has served on the board and committees for the National Association of Hispanic Real Estate Professionals (NAHREP), and in 2015, he was recognized as one of the top 250 loan originators in the nation. In 2019, William was asked to serve in leadership for the Asian Real Estate Association of America (AREAA). William is also an avid supporter of the Veterans Association of Real Estate Professionals (VAREP). "Nothing brings me more joy than helping someone who has served our country realize their American Dream."

Recently, William and his U.S. Bank colleagues participated in a home makeover with Habitat for

Humanity. The homeowner was a Korean War veteran. "In the end, his home was spotless, and we went home feeling great. These are the kinds of things I look for when I want to be part of an organization."

William remembers the difference home ownership made for his own family many years ago, and he describes what the American Dream means to him. "Our kids were finally able to play outside and paint their room any way they wanted. We made a game room in the garage so their friends could come over. This is the beauty of owning your own home. It means having a life that feels more stable, and a place to enjoy moments together."

William Ruiz
NMLS ID 455510
U. S. Bank
17700 Castleton St., Ste. 538
City of Industry, CA 91748
Cell: 213-700-1190 Office: 626-923-3567
Email: William.Ruiz@usbank.com
Web: <https://mortgage.usbank.com/williamruiz>

THE AMERICAN DREAM IS
FOR EVERYONE