



GABRIEL GARZA Branch Manager

Written by H. K. Wilson

Always an entrepreneur at heart, Gabriel's next leap came when he started his own company. During his 18 years as a broker/owner, Gabriel cultivated an expertise in down payment assistance programs, and he became the exclusive loan rep for various cities across the region. "I gained a good reputation for those programs back in the early '90s, before they were popular. Through this niche, I had an opportunity to meet a lot of good Realtors® and people who relied on me to help them get into a home."

In his management role at Finance of America Mortgage, Gabriel leads and develops his team of Mortgage Advisors while continuing to originate loans. With the company's wide array of lending products, Gabriel has happily returned to his roots, originating home purchases using unique down payment assistance programs. "I still work with the County of Los Angeles HOP Program, and many others. I do all kinds of loans, but these are still my bread and butter." In addition to special assistance

programs, Finance of America Mortgage offers investor products, reverse mortgages, high balance loans, government loans, and programs for self-employed borrowers. "In situations where we don't have a program that fits, we have the option to broker the loan," Gabriel adds.

No matter how complex the transaction, Gabriel is known for delivering solutions with calm assurance. "The advice I give all applicants is to look at your individual situation first and whether you're ready to do something right now. If not, I can give you some guidance as to what you can do in a short period or longterm to qualify for a home loan. I offer options so the consumer can make an educated decision about what is best for them."

For Gabriel Garza, Branch Manager at Finance of America Mortgage, helping people finance their American Dream has been a lifelong endeavor. Gabriel was a young husband and soon-to-be-father when he was introduced to the mortgage industry. He accepted an offer for training, took a leap of faith and left his secure paycheck for a commission-only position. "I always joke that April Fools' Day is my anniversary in this business," Gabriel laughs. "I started on the first of April in 1980, and by summer, the oil embargo drove interest rates to 18 and 19 percent. My whole family advised me not to do this crazy thing, but my wife and mom had faith in me." Within five years, Gabriel was a top-producing Mortgage Advisor, and over the years, he has held management roles at some of the industry's most influential companies.



"HELPING ONE FAMILY AT A TIME"

A recent homebuyer described Gabriel as very personable and patient. He said: "He takes care to make sure I understand what is happening, and he is very transparent. I feel like he is genuinely concerned about me getting the most effective options, rather than just trying to make a sale. I appreciate his approach, which is very professional but at the same time has made me feel at ease and comfortable with the entire process."

Gabriel brings the same qualities to the team of professionals he manages. Several of his team members have worked with him for many years and have now joined him at Finance of America Mortgage. And he is always welcoming new team members who would like to be part of a close-knit and supportive professional environment. "Most of our team has been together at other places and, in the long run, we've stuck together. As a result, we are a force to be reckoned with. We are always there for one another, and this is like a home. I also train new people all the time. I'm always looking for people who have a willingness to not only do the right thing, but go the extra mile to look out for a client. We're very service oriented here. We believe in treating people the way you would want to be treated. It's that simple."

Gabriel and his wife, Patricia, have been married for 40 years. They have three children, Gabe Jr., Erica and Ashley, and two grandchildren, Frida and Christian. Their youngest daughter is now joining Gabriel in the mortgage business and opening a Finance of America Mortgage branch on Maui. "I'm looking forward to mentoring her," he says. "She

has the same passion that I do and is planning on making down payment assistance programs available on the island."

According to Gabriel, he and his team are dedicated to helping one family at a time on their journey to home ownership. "For Realtors® who want to work with us, this is an excellent team who will treat your customers with the utmost care. And if you're a Mortgage Advisor, you can't beat the support you will get if you work here. This is a group of caring individuals who work hard to find the best solutions for our clients."

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