

## MARIA ROSA

Sales Manager / Mortgage Advisor

Written by H. K. Wilson

As a Sales Manager and Mortgage Advisor at Finance of America Mortgage, Maria Rosa is passionate about helping families move their dream of home ownership forward. Born in Nicaragua, Maria's parents immigrated to the U.S. when she was a baby. She watched them struggle to learn English and integrate into American culture. Her father eventually became a Realtor®, which further enhanced Maria's appreciation for the American Dream. When Maria earned her bachelor's degree in business finance from California State University, Long Beach, he recommended that she enter the mortgage side of the industry.

Maria began her career as an assistant to a top-producing loan officer during the boom market of the early 2000s. After a year of intensive experience, she became a licensed loan officer in her own right. "I fell in love. I liked that people were coming to me for help. It's not like trying to sell something to them. I'm helping with their dream."

After excelling at several notable financial institutions, Maria joined Finance of America Mortgage in 2017, where she reunited with branch manager Gabriel Garza and other team members who had worked well together at other firms. "My assistant has been with me for over 10 years, and there are a lot of familiar people here who have all worked together at previous companies. Our office has a great team vibe. We all have the same common goal to try to help people. We all have the same urgency where the client is our first priority, and we help each other succeed so the client succeeds."

As a sales manager, Maria participates in recruiting and hiring new Mortgage Advisors, and she says she



is looking for individuals who have the same customer-focused mission as the rest of the team. "It's not about just closing the deal," she says. "This is a relationship business, and we take that very seriously. The majority of our Mortgage Advisors do a lot of purchase business, and you only get the referral when people trust you. Our reputations are very important. We only want people who are very honest and take the initiative to get educated. We constantly keep up with all the new program guidelines, since those fine details can make or break your deal."



Finance of America Mortgage is known for its wide array of loan programs and make-sense approach to underwriting. Maria and her team are well-versed in down payment assistance programs currently available in the California marketplace, and they are committed to making the American Dream possible for families who thought they couldn't become homeowners. "There are a lot of people whose credit and work history might be great, but they don't have enough savings to purchase a home. I like to present them with these options. A lot of companies don't like to do these loans because they feel they're not profitable. But we want to do what's best for the client. We don't exclude those beautiful 20 percent down loans, but we take pride in knowing how to do these specialty loans and the relationships we create along the way." Maria also gives back to the community by educating people about credit so they are better prepared for home ownership.

Maria says she still remembers how nervous she was when she purchased her first home, and that experience inspires her compassionate approach to home lending. "I wondered if I was really able to afford it. I take myself back to that and have that empathy for my clients. Purchasing a home is nerve-racking time for anybody. They come up with questions at all odd times and want answers. I think my clients appreciate that I'm always available to educate them and give them peace of mind. They can count on me to tell them what to expect and then follow through. I take it all very personally, and I can't sleep at night if something is not going right."

Maria's clients give her the highest praise for going above and beyond to help them through the loan process. One said: "Maria provided us with high quality customer service. She was very detailed and always available. Her sincerity and work ethic made us feel like we were truly valued. Her experience and

knowledge made this entire process go as smooth as possible."

Another described her as "experienced, timely, accurate, mindful, and overall a good person that helps and understands her clients. Friends and family have been her customers, and you can thank me later when you work with her!"

Maria is married with two daughters, and she and her family love to explore the world and other cultures. Most recently, they visited Shanghai and the Great Wall of China.

"My family is very important to me," Maria says, "and that's why when I'm helping these families, it means everything to me. I understand how amazing it is to be able to build wealth through home ownership. It means being able to provide stability for your kids. Many people think it's impossible to do this, and I encourage them to reach out to a professional that can guide them. There is no charge to help counsel them, but they have to take that step to reach out. When they do, we're ready to help them."

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