

JAVIER BRITO
Senior Loan Consultant

Written by H. K. Wilson

After graduating with a Bachelor of Laws in civil law from Universidad Nacional Autónoma de México (UNAM) and beginning his career as a public defender in Mexico City, Javier Brito traveled to Southern California to visit his two brothers. Once here, he fell in love — not only with California's abundant opportunities and unique lifestyle, but with the woman who would become his wife. Javier decided to immigrate and create his own American Dream.

Starting out, life was challenging. Javier did not speak English, and he took a job waiting tables at a local NORMS. There, he waited often on a lady who was a Realtor®, and she encouraged Javier to enter the industry. He recalls, "She kept telling me, 'You need to get into the business.' One time, she said, 'You don't want to be a waiter for the rest of your life.' I knew that to fulfill my own dreams, I needed to do something else. I decided to give it a try. She took me to her office in Santa Ana, where they were also doing home loans. I've been doing home loans since that day."

During his distinguished 20-plus year career, Javier has helped hundreds of families to become homeowners and realize the American Dream. He has achieved top-producer status with some of the industry's most notable institutions, and today he is a senior loan consultant at loanDepot in Ontario.

For many years, Javier has focused on developing a speciality in the area of down payment



assistance programs. Currently, loanDepot offers a program with a FICO as low as 600 and a debt ratio up to 55 percent. "That can mean getting a \$250,000 home instead of a \$200,000 home and qualifying for a better place. I like helping other Latinos and people coming from all over the place. Often, these programs are their only chance to get into a home. I truly enjoy it when they close and I know I was able to help them reach this goal."

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"If You Can Dream It, You Can Achieve It"

Javier says he takes pride in his profession, and he is committed to providing his clients with the best customer service. Javier's well-trained legal mind and many years of experience are invaluable to clients, especially those with challenging qualifying scenarios. "I never promise something that is not going to happen," he says, "but I am able to structure loans and help with explanation letters, so that when it goes to the underwriter, we tell the story in the right way. One of the most important things is to put it really well, and I use those skills so that by the time it gets to underwriting, it is basically a done deal."

Making people's dreams of home ownership come true is a team effort, and Javier says that one of the differentiators at loanDepot is its commitment to delivering loan products and policies that set borrowers up for success. "One of the things I like about loanDepot is that if there is a disagreement about guidelines, I can actually talk to someone about it. Our underwriters even work on Saturdays and Sundays. They have called me on a Saturday at 4:00 p.m. and said, 'I'm going to start looking at your file. Will you be available if I have any questions?' It's the best way because any problems get solved right there. You're talking to a human being who understands real life situations, not like the big banks that just follow guidelines. A lot of times, they will come back to you and say, 'Why don't we do it like this?' and give me options to get it done. If the loan makes sense, we can usually make the deal happen."

Javier's business is predominantly made up of referral and repeat clients, and his real estate part-

ners refer him with confidence, knowing that Javier delivers what he promises. "A lot of people will tell you things that are not correct, but when someone deals with me, they are getting someone who knows their job. When they call me with a name and number, I find out as soon as possible if they are someone who is able to qualify. It's my job to make sure they will become a good prospect and able to buy a home, bottom line. I have lots of leads on my desk, and if it's not going anywhere, I will determine that right away. Whatever is in my pipeline is something I believe will be funded."

As a professional, Javier is knowledgeable, hard-working and ethical, but it is his positivity that most inspires the people around him. "If you can dream it, you can achieve it," he says. "You just have to put your mind to it. I've seen a lot of people succeed, and they all had one thing in common: they never took their eye off the goal. If someone wants to own a home, it is possible, and I can help them."

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