

RUFINA GUINTO Mortgage Advisor

Written by H. K. Wilson

For Rufina Guinto, Mortgage Advisor at Finance of America Mortgage in Montebello, life has come full circle. After earning her bachelor's degree in civil engineering in her home country, the Philippines, Rufina enjoyed a successful first career in the home-building sector. Answering the call to adventure, she came to the United States in 2005 to see what new opportunities awaited her.

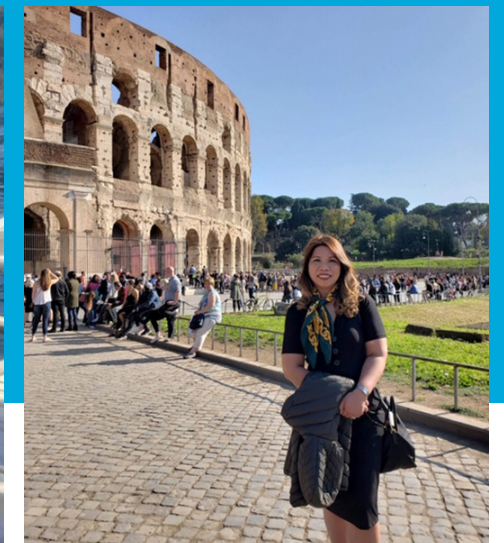
Once here, she replied to an ad for a mortgage loan officer position who hired her and offered training. Rufina says she didn't realize how challenging the path ahead would be. In addition to learning her new job duties, she also had to adjust to a new culture. "I'm a dreamer, but I'm also a believer and a doer," Rufina says, "In everything I do, I always give my best and if things don't work out with the timetable I gave myself, I'd move on. Luckily, I got my first client on my third week at the job and the rest is history. It was not that easy but hard work and dedication paid off. I am grateful that since 2005, I've had clients who eventually became friends then became extended families as well."

During the last 15 years, Rufina has helped hundreds of families achieve the American Dream, and she says she loves her work today as much as she did in the beginning. During the market downturn of the late 2000s, when many professionals left the industry, Rufina reinvented herself once again and helped consumers save their homes with loan modifications. "It has always been my mission to be of help the best way that I can. It's all about giving back. Nothing can be more fulfilling than sharing your knowledge and expertise with others. People make a big investment on their homes and I feel lucky to be in a position to help them build wealth through homeownership. By doing that, I'm able to build relationships as well that can last a lifetime."

Rufina says she strives for full transparency and excel-



lent customer service at all times. "You have to listen to understand and not just listen to answer. That's important in the business I'm in and follow up is key. By listening to whatever their financial goals are and by asking the right questions, I am able to evaluate the right loan program that is most beneficial to them. Doing so eliminates unpleasant surprises during the transaction process. I am equally attentive to my Realtor® partners and they are assured they have a competent lending partner in me. I believe that teamwork makes the dream work. In a purchase transaction, updating the buyers, selling and listing agent throughout the process is important in ensuring a successful closing. Furthermore, my service does not end after the transaction closes. I keep in touch every now and then to see if there's anything I can help my clients with, whether it be refinancing or getting pre-approved for an investment property. People can feel if you're sincere and when you are, you gain their trust. And trust is an important element in this business."



Finance of America Mortgage offers a wide array of lending programs that make the dream of home ownership possible for more people. "What I like most about the company is the support they give when it comes to growing your business. I feel secure going out doing business because I have a stable company that provides the tools and the technology to be competitive in the industry and a team of mortgage professionals behind me." Rufina especially enjoys working with first-time homebuyers who are gainfully employed but find it difficult to save adequate funds for a down payment. "I'm glad we have all these down payment assistance programs. My role is to inform people about these types of loans that are available so they know all of their options. If someone wants to buy a home and is ready, but does not know how or where to start, that's where I come in."

Rufina has received numerous five-star client reviews via the reputable management platform Social Survey. A recent homebuyer said: "Rufina was present in every step of the process. Not only was she clear in her assistance with our loan, but she went above and beyond by making me feel like she really only had our best interest at heart. I would recommend her to any family or friends looking for loan assistance!"

Another stated: "Rufina was efficient, diligent and helpful throughout the process. She was very quick in responding to inquiries and was on top of everything. Very happy with the service. We highly recommend her."

Rufina says she is grateful for her understanding and supportive partner, Cherrie. Together, they love travelling and spending time with their families and friends. Italy and Dubai were their most recent destinations.

Rufina describes herself as a results-oriented and highly motivated professional whose passion is helping people

achieve their dream of home ownership. "I believe that in this ever changing world of advance technology, one should not lose that personal touch in dealing with people. I came from humble beginnings and am proud of it. That taught me how to value people, time and money at an early age. That explains why I am focused on putting my clients' best interest at all times. The process can be overwhelming at some point so I make sure I am always there to walk them through and they appreciate that. Each transaction is not just a number. Behind every transaction are people and I take that seriously. I feel a certain kind of fulfillment each time I see my client's happy faces as I tell them they're now officially homeowners. And to me, that's PRICELESS!"

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