

TOP AGENT

MAGAZINE

MIKE PACHECO



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Mike Pacheco got his start in the mortgage industry back in 2003 when a customer of the retail company he was working for noticed his work ethic and invited him to become his assistant. “I worked for him for a few months as

an intern from early morning to early afternoon, learning the ropes, and then went to my retail job in the evening.”

A loan broker for eighteen years now, Mike is the owner and operator of



Qualified Home Loans, employing a team of nine agents and an equal number of administrative assistants. “We’re a relatively small brokerage in Southern California, but we’ve been growing steadily. Our emphasis is to make sure we have all of the resources—people, expertise, tools—in order to give our clients the best service possible.”

Mike places particular emphasis on expertise, making sure he and his team is always knowledgeable regarding the latest opportunities and action in the market. “There are lots of programs available. That’s the easy part. But sitting down and taking time with the client so as to understand their individual needs and situation, and then matching

the client with the right kind of loan—that’s where we shine. It’s the creative aspect of the business, which is something I especially love.”

“Our strength is essentially good old-fashioned customer service,” Mike continues. “Our whole team is friendly and patient. We enjoy working with people, and we’re very aware that our clients are going through a challenging and confusing situation. I see our job as lifting that burden, making it easier.

We’re their advocate. And if we make a promise or commitment or arrangement, we will always follow through and make it happen.”

It’s been a formula for success, with ninety-five percent of Mike’s business now coming from repeat clients and referrals. “Most of the referrals come from Realtors®, who respect and rely on our ability to structure loans for their new clients. Our past clients have become friends, and so we also





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reach out to them frequently to see if there's anything they need." His office sends out semi-monthly newsletters informing Realtors® and clients of new programs or developments in the market. When engaged with clients on a loan, Mike and his team are in touch every step of the way, alerting them to preapproval of a loan, for instance, or to educate them regarding the process moving forward.

Mike is excited about the future of



his business. “I love building things, whether it be taking a complicated loan and getting it transacted, or growing an office. We’ve been hitting the gas pedal pretty hard lately, and my goal is to become more of a correspondent lender, where we are originating loans in

house. This will give us more control of the process.”

When not working, Mike likes to stay active through amateur sports, especially ice hockey. “I’m no good at it,” he laughs. “But I love playing.”



For more about Mike Pacheco,
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