

## MAKING SURE EVERYBODY WINS

A home transaction can be a challenging process, not only for the buyer and seller, but for everyone whose job it is to see it through to the finish line. It takes a winning team to ensure

that escrow closes on time, and all parties leave the table with everything they were promised. Marcy Cisneros, Production Assistant at loanDepot in Rancho Cucamonga, is a key contributor to a winning mortgage team led by veteran loan consultants Javier Brito and Michael Encarnacion.



Marcy grew up in Whittier and has happy memories of her days as a cheerleader at El Rancho High School. She went on to attend San Diego State University with aspirations of becoming an UCA cheer instructor. Then she was introduced to the mortgage industry, and she changed both her major and her professional future. Marcy's natural enthusiasm propelled her through the industry ranks, as she took on a range of positions from operations, to closing, to management. "I became a sales manager taking care of loan officers and helping them cultivate more business, and then I was offered an opportunity to be a branch manager."

Then an unforeseen life event slowed her down, when she was diagnosed with cancer in 2016. "I was going hard at my career as a single mom, and life put me on pause," she recalls. "It put things into perspective, and I had to reprioritize my life. It was really a blessing in disguise."

As part of her reprioritization, Marcy joined loanDepot, where a harmonious relationship between sales and ops makes for a positive and productive work environment. "They made me feel like family instantaneously. This company provides the tools to always be developing into a better version of yourself. They invest in people."

Marcy brings the benefit of her 20-plus years of mortgage experience and her contagiously optimistic spirit to her colleagues at loanDepot, with the perfect blend of team leader and cheerleader. "Over the years, I've learned the importance of time management, and making sure that whether you have a seasoned loan officer or a new person on the transaction, you have a process flow ready for them so they can dive in."

Whether she is providing a status or requesting documents, Marcy is the team's conduit for communication. "Even when the loan officers are out in the field, communication continues because they have someone here to represent them. I think the worst frustration for any Realtor® is a lack of communication. Even if there is nothing new, I can still keep them informed."

Marcy's personal integrity and positive, can-do spirit inspire the confidence of both clients and Realtors®. She sets clear expectations from the beginning of the transaction and then diligently follows through. "My job is to help everyone work smarter, not harder. By helping them to be more efficient, it makes everyone more successful. If a client, a Realtor® or a loan officer is inquiring about something, I may not know the answer, but I'll definitely get it. I want them to have a sense of completion, and I sincerely want to make sure the buyer gets into their home."

For this busy mom with two teens, her work is never done. Marcy starts each day early so she can deliver focused service to her clients and still be a strong presence in the lives of her children. "Life is full of excitement," she says. "I have a policy not to bring business home. But if someone calls while I'm at one of my kids' games, I acknowledge them and let them know I will call back. I think mutual respect stems from having transparency and setting the right expectations."

During her recent personal crisis, Marcy says she was faced with a choice: "You can either grow to be a better version of yourself, or you can let it break you. I've chosen to come back bigger, better and stronger from all my obstacles. Through my adversity, my little ones have seen me continue to smile and face it fearlessly. I try to bring that same philosophy to my work. I want to fix problems and make them better instead of focusing on them. Having a team with the same goals and mindset makes it possible for everyone in a transaction to win."

Marcy Cisneros  
loanDepot®  
3281 E. Guasti Road, Suite 550  
Ontario, CA 91761  
Tel: 909-912-7862  
Email: MCisneros@loandepot.com  
Web: www.loanDepot.com  
NMLS ID 613307

## MARCY CISNEROS