

Written by Haley Freeman



Rodney Felipe

Rodney Felipe is an Orange County native who began his career working for one of the world's largest banking institutions, where he excelled in customer service, operations and management. He found

his true passion helping families experience the American Dream of home ownership, and he has since committed his career to that purpose.

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Recently, Rodney reunited with his former branch manager, Brenda Henry, now branch manager of loanDepot (formerly imortgage) in Irvine. As imortgage consolidated under the parent company, Rodney says he wanted to be part of this exciting transformation. "There are so many innovative things the company is doing," he says. "Our CEO is always looking at the industry and making sure we're not only competitive, but cutting edge in technology and social media. Lightning is our new app that provides a streamlined application process for borrowers, and it's simple to use. The borrower can click on refi or purchase, and pull their own credit and even upload documents. Online apps used to be 10 pages long, but we've cut it down to four-to-five. It cuts in half the time it used to take to complete a loan application, and when it gets to me, I have what I need to help the client."

That's when the real work begins, as Rodney evaluates data and matches the best rates and program options to fit his client's profile. He stresses that loanDepot's strong technology is not meant to replace customer service, but to enhance it. "Technology eases the burden of doing everything manually and makes it more efficient. But buyers still need coaching. People like hearing a voice on the other end of the phone telling them, 'It's okay. I'm going to walk you through this, and I'm going to make sure it gets done.'"

Rodney provides an example of how this kind of personal service, backed up by professional knowledge, makes a difference. "I recently received a call from a Realtor® who heard I'm a guy who fixes problems. The client had a pre-approval from another lender for \$435,000, but it wasn't enough for them to buy what they were looking for, or much of anything in Orange County. I saw a lot of things the previous loan officer didn't look at, and I was able to pre-approve them for \$545,000. When an agent runs up against a situation like this, it's always worth a second look. I like to look at things from different angles and find creative ways to make a loan work."

For millennials, Rodney says that loanDepot's technology creates a sense of teamwork, allowing them to participate in the loan process while still receiving professional attention. But for those clients who are not tech savvy, Rodney and his team are ready with other methods in their comfort zone. "If someone doesn't use technology at all, I will FedEx them a mailing label so they can FedEx their documents back to me. At the end of the day, we will

do whatever it takes to get the loan done without putting them through the ringer."

loanDepot's progressive, service-friendly business model also applies to its loan products. In addition to its full array of government and conforming loan programs, loanDepot offers choices you won't see elsewhere, like renovation loans with loan amounts based upon future, improved value. loanDepot is one of only a handful of lenders authorized to offer VA renovation loans. "We've had a number of seminars about how this program can make an otherwise unworkable home more friendly to disabled veterans. And for any buyer, renovation loans can open up all kinds of possibilities. In a market where inventory is short, they can go for the worst house on the best block, and get a renovation loan. The process is a lot simpler than people think, and the borrower is qualifying for a single loan. Realtors® love these programs because they can be deal savers."

Rodney is also well-versed in mortgages for manufactured homes. "They can be complex transactions, but I take pride in our company being able to do them. I am a preferred lender on a project in Long Beach with 350-plus units that are being converted from mobile homes to manufactured homes on permanent foundations. With home prices climbing, a lot more people are looking at these as an option."

A seasoned professional who loves what he does and is known for providing white glove service, Rodney has both the know-how and the versatility of loanDepot at his disposal to get loans done. "Pass the baton to me," he says, "and I'll bring it home."

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