



"I have always believed in taking care of people. I make sure my clients are getting the best deal for them, not me," says ABLending President, Mark Ventrone. A 25-year veteran of the mortgage business, he has weathered its ups and downs by remaining true to his core values of treating clients ethically and honestly. "If it wasn't for

how well I treated my clients prior to the housing crash in 2008, I would not be in business now," he says.

Mark's introduction to the business came while he was still in college. "I started in the industry working part-time for a mortgage company and full-time in the summers," he recalls. "I liked the environment and found the whole mortgage process interesting. After graduating college, the president of the company asked me to stay and begin their loan officer training program, which was very comprehensive and taught me all aspects of the industry."

Licensed in both Arizona and California, Mark and his team serve clients throughout both states with a wide range of mortgage products. "We offer all products available, including conventional loans, FHA, VA, HARP, Jumbo, and even commercial loans," he says. After more than two decades in the business, he is able to quickly spot and help clients work through issues less experienced loan originators might miss. "I know all the red flags to look for that could prohibit someone from becoming qualified for a home loan or could delay their closing on a purchase," Mark explains. He also understands communication is key to the loan process going smoothly. "Not only do we offer the lowest rates and costs, our customer service and response times are unparalleled. Clients can reach me or one of my representatives seven days a week," he continues. "We can also get loans closed in two weeks, even with the new TRID laws."

Though the housing crisis spelled disaster for many in the industry, Mark has seen positive changes as a result.

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"The business has changed immensely since the 2008 housing crash, and I believe in a good way," he explains. "I think that was a very sad time for this country and it stripped so many of their homes and life savings. As a result, there are now licensing laws in place for all loan originators. Additionally, new laws have gone into effect that protect the consumer and help them understand how to best compare loan offers from competing companies."

With an incredible 90% of his business coming from repeat and referral clients, it's clear they are pleased with their experience and feel confident sharing his name with friends and family. "Referrals are the biggest compliment you can get when owning your own business," he says. "And I'm proud of running a very successful mortgage company that survived the worst housing crash in American history by caring for all my clients. Doing the right thing goes a long way."

Looking toward the future, Mark plans to stay the course and continue doing what has brought him success thus far. "I have owned my own business 17 years now and I do not believe in fixing what isn't broken," he says. "I have built a culture and business around treating people the right way. It is something I am very proud of, and my clients appreciate. There is a lot to learn in order to fully understand and be successful in this business. If you are willing to work hard, treat people properly, and learn, it can be a very rewarding career." **ABLending** INCORPORATED



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