



“The keystone of my business is education, education, education,” says Keith Pitsch, Branch Manager and Mortgage Professional with Absolute Mortgage in Bellevue. Fortunately, for first-time homebuyers, move-up buyers, and homeowners looking for cash-out debt consolidation refinances, there’s frankly no one better to provide that education than Keith.

Beginning his mortgage career in 1999, Keith has since garnered experience in literally every aspect of the mortgage industry. He’s worked in big retail banks, small brokerages, managed warehouse lines, and spent time on

the wholesale side of the business. These days, the former President of the Washington Association of Mortgage Professionals is busy as ever, focusing his efforts on educating others on how to purchase their home or better their financial situation, through a variety of seminars.

“I host between 3-5 first-time homebuyer seminars every month, and I absolutely love it,” he says. “There is so much excitement, and so much energy from the buyers.” Unfortunately though, Keith says that there is also still a great deal of misinformation surrounding the homebuying process. “I take informal surveys at seminars asking how many people think they need to put 20% down to buy a home. At least 60% of attendees believe they do. They aren’t aware that there are incredible down payment assistant programs available, or that we have a range of products available including no-money down loan products. I really love being able to help others to have an Aha! moment.”

Keith’s vibrant personality, backed by years of experience is frankly contagious, so it’s no surprise that his business is more than 60% by referral or returning clients. “I want people to know that buying a house isn’t scary. It’s an exciting process. I want it to be fun, and will do whatever I can to reduce stress. It doesn’t need to be a stressful experience,” he says.

However, to ensure that buyers do have that fun and an exciting experience, Keith adheres firmly to his core values of respect, responsibility, and integrity. “At Absolute Mortgage, we respect our coworkers, our clients, and our

partners. We also take the responsibility we have for the care, custody, and control of our clients’ financial decisions very seriously. Our integrity can be seen in our transparency. We do not wait until the 11th hour to tell a partner or a client if there is trouble. There’s no excuse for that; particularly in an ultra-competitive market. We tell the truth, and if we have to give bad news, we give it when it happens.”

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Make no mistake though, Keith is doing everything he can to ensure there isn’t bad news, particularly for move-up buyers. “There are terrific opportunities for homeowners who want to move into a larger home, but the money they need for the down payment is tied up in their equity. The amazing appreciation homes have experienced in Washington makes it possible for homeowners to use that equity for a down payment through the resurgence of bridge loans. They can buy their new home using their equity through a bridge loan, and then sell their home. Most people don’t know about this opportunity, so I love being able to teach them about it,” he says of the move-up buyer seminars he also hosts.

When it comes to educating his referral partners, communication and transparency again take center stage. “We let our partners know exactly what is going on from the time the file is handed to us, through the pre-approval, until closing. We aren’t selling someone an app or a car. We are responsible for the roof over their clients’ heads, and we are responsible for letting them know exactly what to expect and what is happening as it is happening,” he explains.

With such longevity in the mortgage industry and dedication to giving back to the community — through his role as chairperson of the Seattle/King County REALTORS® Association’s annual Community Charity Golf Tournament, and in his role on the Board of Talk It Up TV — Keith has certainly demonstrated his devotion to helping others in whatever capacity he can.

“I’m looking forward to continuing to educate others and mentor young originators by teaching the next generation of mortgage professionals about the intricacies of mortgage lending, along with how rewarding it can be to help others make smart financial decisions.”

## Keith Pitsch

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