



Megan Higgs got her start in the mortgage industry much earlier than average. Fresh out of high school and working in computer sales, she was approached by a family friend in home lending who asked to interview her for a processor position. Intrigued, Megan agreed — soon discovering that the mortgage world made for a natural fit, considering her people skills and affinity for detail work. Seventeen years later, Megan has crafted an impressive career and today serves as an originator in command of an esteemed reputation for thoroughness, steady

communication, and abiding commitment to her clients' financial health.

From her office in Gig Harbor, Washington, Megan primarily serves the regions of Pierce and Kitsap Counties, though she is also licensed in the states of California, Oregon, and Arizona. She works with an array of clients and loan types — from first-time homebuyers and military veterans, to those purchasing vacation property or relocating to the Southwest. Megan is also a member of the Veterans Association of Real Estate Professionals and has a particular knack for sourcing Washington State Housing Commission's down payment assistance loans. Her years in the industry, working her way steadily up the ladder, have given her first-hand experience with files, guidelines, and products of all kinds. Because of her extensive history as a processor, Megan is also exceptionally well-versed in the complexities of the industry and the fine print details of contracts and terms — an indispensable value-add for her clients. "I've always enjoyed the detail-oriented paperwork component of my work as much as I enjoy working with people," Megan explains. "Having been a processor and an originator is a unique combination, and it keeps me up-to-date on all the changes in the industry guidelines, and new programs."

Megan cites consistency, organization, and communication as the leading drivers of her success to date. She ensures that all parties are kept informed throughout each step of the transactional process, quelling any fears or concerns through responsive and proactive communication. "Communication is key. I keep the clients and agents on both the

buying and listing sides informed of where we are in the process," she explains. "I don't ever want them wondering what's going on or what's next. Everyone deserves to be in the loop, and communication keeps everything running smoothly and sets realistic expectations. This way, I'm always able to meet or exceed those expectations. I pride myself on being available and quick to respond to any questions or needs." Considering 100 percent of her business is based on repeat and referral clientele, Megan's working style has staying power. She's even served multiple generations of the same family — one of the highest compliments a mortgage professional can receive.

While Megan's experience, ability, and follow-through are well-proven by her track record, she's also motivated by service. There's a good reason she's remained in the industry for 17 years, despite its challenges and various ups and downs: she's passionate about her daily work and the way it can positively impact the lives of aspiring buyers. "I have a genuine love for this industry and have since I started," she remembers. "I've stuck with it even through the rough times because I can't imagine doing anything else. I love working with people and I consider myself 100 percent client-focused and genuine. I get what it's like to be on the borrower's side of the table. I've gone through the home purchase and building processes, and I know it can be highly stressful. That's why I try to stay focused on alleviating those stresses for my clients and keeping the process as simple and enjoyable as it can be. Being a friend in finance is what I like to be known for."

Guided by the Golden Rule, Megan also makes it a point to give back to her community through office sponsorships of Relay for Life events. In her remaining free time, she most enjoys getaways to the lake with her family and loved ones, and cheering on her kids at their various sporting events.

Looking ahead, Megan has plans to continue growing her business steadily, with no signs of slowing anytime soon. "I'm in this for the long haul," she says. Now, with almost two decades of experience, and a strong commitment to the path ahead, Megan considers the aspect of her career she most enjoys: the people. "I try to approach everything with honesty and integrity," she says. "Genuine relationships are created, and I learn about my clients' families, their jobs, and their goals. There's nothing more exciting than seeing them happy with the result. It's always my goal to have more than just a satisfied client, but a thrilled client."

Megan Higgs NMLS# 77202

American Pacific Mortgage | Gig Harbor, WA
253.649.4051 | Megan.Higgs@apmortgage.com
AZ Corp BK 0906702 | NMLS# 1850 | Equal Housing Opportunity