



It's hard to believe that David Jaffe, who has ranked as one of the nation's top 100 Mortgage Originators for the past 20 years had a rough start in the mortgage industry. Yet his candor is a likely reason he's closed more than \$3 Billion in mortgage loans, creating thousands of raving fans in the process.

"My first 18 months were terrible," he laughs. "But I don't like quitting, and I was young, and single, so all I did was work," he says. He also became an early adopter of business coaching; a decision he counts amongst the

best decisions he's made in his career. Indeed, within just a few years, David was learning from none other than *New York Times* bestseller, and renowned mortgage expert, Todd Duncan. Suffice it to say, his decision to follow the guidance of Duncan paid off, as David developed discipline, accountability, and an inimitable work ethic — all keys to success in the mortgage industry.

"I didn't need to reinvent the wheel. I just looked to see what those who were successful were doing," he says. For David, the most important included meticulous database management, providing every borrower with a second-to-none customer experience, and positioning himself as a mortgage consultant, rather than a transactional originator.

"I'm passionate about helping people achieve financial freedom. It is very important to me that any mortgage I originate is going to fit into my client's overall plan," says David. "For some reason we tend to compartmentalize mortgages as an entity separate from the rest of our financial picture." David believes this differentiation can cause people to lose out on terrific opportunities offered through homeownership in a high-cost state like California.

"I educate everyone I work with about the importance of developing a relationship with a mortgage planner, just as they have a relationship with a CPA or a Financial

Advisor," he explains. The fact that he is the one who helps clients secure the largest debt of their lives, is never far from his mind. "If I help someone to secure \$500,000 in debt, it is my responsibility to help them manage that debt wisely."

To that end, David says that simple, yet powerful tools, including Rate Watch software ensures that the moment it makes sense for a client to refinance, he is notified. "People are bombarded by mortgage advice, news, and advertisements every day. But the only time anyone should refinance is if it saves money or helps them achieve their financial goals," says David.

Although he's coming into his third decade of success in real estate financing, David still finds his work with clients, referral partners, and younger mortgage originators rewarding. "I particularly love the financial planning aspect of my work," he says. "Helping others to restructure their financial life is very satisfying."

David also says that counseling first-time buyers through the process of purchasing a home, remains exciting. Additionally, he finds the ability to provide mentorship to up-and-coming mortgage originators fulfilling. "I do love when a loan officer who is hungry to grow their business calls for advice, and really listens. I enjoy helping others who are also dedicated to serving their client's best interests."

Though the Jaffe Team keeps David busy, he's learned the importance of balance, and prioritizes time with his family — often through exercising as a family. He's also dedicated to giving back through charity and philanthropy, with a special place in his heart for organizations that address children's causes or the needs of those experiencing homelessness and poverty. In his local area, Casa Pacifica and Project Understanding are two of the organizations he's most proud to support.

As far as the future is concerned, David expects to become more involved in coaching others as the years pass and will devote more of his time to philanthropic work. In the meantime, he plans to stay the course, providing one-on-one consulting and planning services that make his clients continue to rave about him.

## David Jaffe

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