



Mark remembers seeing interest rates as high as 16-17% when he first entered the industry. In addition, when he was relocated to California in 1990 while working for GE Capital, he noticed a substantial difference in home prices there. He could see the need for financial services for homebuyers, and started his practice not long after. “It’s all relative to what expectations are,” Mark explains. “The cost of homes has gone up, and low interest rates have helped.”

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Transparency and integrity guide all of Mark’s business decisions. One way he facilitates this transparency is by educating his clients. “We seek out and identify what their goals are and what they’re trying to accomplish with a home loan, but also to educate them to what programs and products are out there.” When Mark meets with clients, he and his team teach the benefits and drawbacks of not just the 30-year fixed mortgage, but also options like an ARM (adjustable-rate mortgage) program that his clients may not be aware of. “We just get a better sense of their overall financial plan, versus just getting a mortgage to get a home. There’s a lot more to it, in my opinion.”

Both in and out of the office, Mark is always learning more about market trends and patterns, making him a priceless resource for his clients. They appreciate the information Mark provides, and he estimates that around 40-50% of his current active loans are with repeat clients. He enjoys his public-facing role and explains, “My biggest reward is still working one-on-one with clients.” Mark is always particularly touched when clients reach out long after a transaction is complete, sharing pictures of their family enjoying their home, and knows he was able to play a part in helping them get there.

While attending college in New Jersey, Mark Simon got a part-time job after class at a local bank in the mortgage division. After a while, he found himself growing interested in how mortgages work and the impact a mortgage can have on someone’s life, as well as the wide array of products used in the industry. After he graduated from college, Mark decided to stick with the mortgage industry. He started a position in the back office, processing and underwriting, and later moved into sales.

Mark has worked in real estate financing since 1986, and watched the market shift many times through the years. While many are dismayed at the recent increase in interest rates since the record lows of 2020 and 2021,

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Mark’s practice opened in the early 1990s in Southern California, but he now has clients all over California and is licensed in 12 other states, as well. Mark does a lot of work with pre-approval, working with each client’s specific financial situation to help them get their loans underwritten. In this market, where there is still far more demand for homes than there are homes available for purchase, it’s particularly important that potential buyers have that pre-approval in place before they make an initial offer. If the initial offer falls through, they may not get another chance before someone else snaps up the property.

However, that is far from the only financial tool Mark has to offer. Clients will also find the best resources at their fingertips for debt consolidation loans where credit card, students loans, auto and home improvement loans and even tax liens, can be wrapped into one more manageable payment. Seniors looking to retire who find they need more funds may apply for a reverse mortgage. In addition, Mark’s practice can provide HELOC loans, FHA and VA loans, construction financing, commercial loans, lot acquisition loans, private placement loans and a variety of other financial tools.

His practice also includes the most competitive resources available in the industry for specialized loan programs such as: jumbo purchase loans, interest only loans, bank statement and limited documentation loans and Fannie



Mae and Freddie Mac conforming loans. In offering such a broad range of financing programs, Mark and his team have exactly what any client might need.

In his spare time, Mark enjoys cycling, exercising, and skiing. He and his wife are self-professed foodies who enjoy traveling and sampling new cuisines. Mark and his wife are also passionate about supporting Childhelp, a charity which raises money to provide a safe shelter, education, medical care, and other necessities to disadvantaged children who are not getting those needs met at home. Mark’s passion and care for others make him a great choice for anyone looking for financing and a guiding hand!

## Mark A. Simon

NMLS #286568 | BRE #01150369

United American Mortgage | Costa Mesa, California  
949.246.5880 | Mark@MarkforMortgage.net