



Anita Todras

Mortgage Loan Officer

Pacific Lending Group



With 35 years in the mortgage industry, I help individuals purchase or refinance a property (single family, townhouses, manufactured homes and condos) by securing all types of financing - FHA/VA, conventional, jumbo and different kinds of non-QM loans.

I am a problem solver! Borrowers explain their situation and I listen to figure out which loan works best for them. There are three major, equally important factors - income, assets or cash-to-close and credit. I make sure my borrower has what it takes to obtain the property they desire. If they are lacking in any area, I calculate what I can do to correct this issue and get this deal to the closing table. That is the job of a loan officer and I really enjoy what I do.

If they do not fit into the usual programs, there are non-QM loans that have more flexible guidelines. Although they require more money down and have higher interest rates, almost anyone can get qualified. Using deposits from 12 or 24 months of either business or personal bank statements, or 1099 income, or a profit and loss statement of their business and a CPA letter, I get them qualified.

If they are over 62, I can offer a reverse mortgage which allows seniors to qualify for a mortgage using the present equity in their home, or dependent upon their age, purchase a home with a substantial down payment. In both these scenarios, no monthly payment is required to pay the principal and/or interest.