

TOP AGENT MAGAZINE



IRENE MOUSTAKAS

At the Cupertino, CA, branch of Granite Financial Real Estate Loans is a dedicated, passionate professional whose interest in getting to know clients on a personal level is as great as her goal of finding the perfect home loan for them. “I’ve been in this industry for 15 years now and I’ve learned that the best way to help people is to fully understand their goals,” says Irene Moustakas, Loan Consultant and Broker Associate. “I ask all about their lifestyle, what their current situation is and what it might be in several years.” Her openness leads to a high level of mutual trust. Borrowers know they can always feel comfortable asking her anything; no question or amount of questions is ever a burden to Irene.

“Diving into the numbers gives them a starting point and then, as we move through each step, I use what I’ve learned about them to help them discover what they need to think about and what their opportunities are,” says Irene. Her clients also appreciate her responsiveness and attentiveness. “I’m there for them the whole way. I love the educational process and sharing my knowledge with my clients. I treat them exactly the way I would want to be treated, with courtesy, patience and honesty.”

Having fallen into mortgages by chance, Irene worked as a processor for a few years before realizing she should go out on her own. “At first, I did it because I needed a job, but I fell in love with it!” She’s been with Granite the entire 15 years. “It’s a terrific company. We are a true mortgage brokerage and I’ve built great relationships with the lenders we work with. I work closely with the underwriters and understand what they’re looking for,” she says. Irene and Granite have such strong relationships with their lenders that she is

able to complete the most difficult transactions expeditiously. “I cover every detail early. I don’t see denials! Our lenders also approve my rushes and help with concessions when needed.”

In the hot, pricey Bay Area market, Irene’s business is about 73% refinance and 27% purchases and is mostly concentrated in the Silicon Valley. “I’m always watching the market for better opportunities for people,” she says, explaining that her understanding of each client’s situation helps her tailor loans to their needs. “Most of the buyers I work with have been living here for years and are overwhelmed by the high rents,” she says. “But many of those are working professionals who have good income.” Sometimes, she says, people are frightened out of even considering home ownership because of worries over down payments. “I really love helping them see how they can own their own property.”

Some clients, Irene says, have been able to take advantage of corporate relocations to the Bay Area. Once they get over the sticker shock of real estate prices, they, like her, discover and appreciate how wonderful and beautiful the Bay Area is as a place to live. “In the South Bay or Silicon Valley, we’re less than an hour from the beach,” she says, noting that she is originally from San Diego and that she can serve clients from across California. “We’ve got hiking and so much more right at our fingertips.” As a mother of two very young children, Irene says her life outside work is spent with family. “We keep them as active as we can. Life is an adventure and time is limited!”

To learn more about Irene Moustakas and Granite Financial Real Estate Loans, visit <http://loansbyirene.com>, email irene@loansbyirene.com or call 408.257.1681