



CHRIS MONTES

By Lalaena Gonzalez-Figueroa

For nearly two decades, Chris Montes cultivated a thriving career as a mortgage professional who specialized in creating solid packages designed to meet each client's unique needs. His commitment to building a solid base of industry-related knowledge was unwavering, and he eventually found himself acting as a resource for individuals who trusted his abilities and experience. "People began to suggest that I should become a full-time real estate agent," recalls Chris. And when the time was right to make a professional change, that's exactly what he did. Today he represents buyers and sellers throughout Orange County and the

surrounding regions, offering his clients exceptional and knowledgeable care.

His work as a mortgage professional enabled Chris to earn his clients' trust and respect, which often extended beyond the lending process. "When they didn't know where to look for help with sales and leasing, my mortgage clients would call me for advice," he recalls. Transitioning into a role as a full time agent made sense, and Chris has thoroughly enjoyed the opportunity to continue to provide services focused on the wants and needs of his clientele.

BUILDING A CONSUMER CENTRIC BUSINESS

He excels as a listing agent, but it is Chris' dedication to assisting buyers that has distinguished him among his peers. His knowledge and creative approach to identifying solutions has allowed him to consistently provide solid solutions to individuals who may otherwise find themselves stymied in the purchase process. Not only is he able to provide reasonable suggestions on price points, but he has also successfully negotiated non-traditional terms for his buyers, facilitating transactions that may otherwise have stalled or failed. The reduction in stress for his clients, says Chris, is immeasurable.

"It can be torturous for people to have to meet with a lender and obtain prequalification before they ever look at a home with an agent," he asserts. "My background is different; my clients and I discuss their financial outlooks while we are previewing properties, and create a clear picture of their options before they ever have to meet with a lender." It's an unofficial process, but one that prepares consumers for the steps they'll take, alleviating fears of the unknown. And when a traditional mortgage simply won't work, adds Chris, there are still opportunities to buy.

"When a seller doesn't need all of the money up front, an owner-carry finance plan may be a great option for all parties involved," he explains. It's a viable plan for individuals with vacant and high-end properties, because sellers earn immediate income rather than waiting for homes to languish in a sluggish market. "Many times agents have heard of these types of transactions, but aren't really well-versed in them," observes Chris. "I'm happy to walk them through the process, to answer their questions and concerns. I also work with escrow companies that are experienced in these types of transactions, and who are highly skilled at managing the process."

Chris' innovative approach to business has facilitated strong relationships with clients and colleagues alike. Fellow agents appreciate his ability to create business and the efficacy with which he manages his transactions. He is proactive and systematized, identifying and addressing potential barriers before they become unmanageable. "I want to slam it," Chris

acknowledges. "When we meet or exceed clients' expectations on both sides of the transaction, everyone wins."

His business acumen isn't limited to his own clientele; as the broker/owner of Dominion Property Investments, Chris leads a team of professionals focused on the real estate markets throughout Orange, Riverside and San Diego Counties. Agents offer top-notch representation centered on their clients' individual needs and tailored to the unique market conditions impacting buyers and sellers today. The brokerage has also cultivated a professional partnership with Miracle Mitigation, a loan modification firm that represents residential and commercial clients. "This is a great benefit to our clients, because the company's president, Stacie Hatfield, has developed strong working relationships with banks, asset managers and short-sale negotiators," explains Chris. "Regardless of their needs, our clients have access to a wealth of resources."

In every aspect of his professional endeavors, Chris strives to achieve consistent client satisfaction. "We're building long-term relationships, working together to accomplish their short-and long-term goals," he says. "I have appreciated the opportunity to facilitate successful transactions and to continue to capitalize on opportunities to keep myself- and my fellow agents- active."

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