



Lisa Alley, Founder of Summit Lending in Huntington Beach, California, has been fascinated with finance for as long as she can remember. “Even as a child, I always had to be the banker when playing board games with my friends and family, because I loved math and numbers,” she says. Thus, in the late 1990’s when the opportunity arose for Lisa to get a foot in the door with a large mortgage company, she took it without reservation, and began working in the mail and fax room.

Despite her humble beginnings in the mortgage industry, Lisa had a natural aptitude for numbers, and a tireless work ethic. Over the next several years, she climbed through the ranks, learning the ins and outs of mortgage lending from the ground up. However, it took a market crash to inspire her to tap into her entrepreneurial nature and venture out on her own.

“At the time, second mortgages, specifically 125s were very popular, but that whole market collapsed in one day. About 90% of my company’s loan officers were laid off. I wasn’t, but I knew there were a lot of borrowers who needed help, and I felt like I could be more effective in helping them on my own, rather than with the large lender.” Lisa went on to earn her broker’s license, and launched her originating business before her 25th birthday.

The move proved to be a turning point in her career. With her newfound autonomy, Lisa relished the opportunity to take on even the most complicated loans. “I love problem solving, and I love complex loans. They keep me challenged and excited about my work, even after 20+ years,” says Lisa. However, she’s not one to jump aboard fads or too-good-to-be-true trends in mortgage lending, which is one of the reasons she believes she’s been so successful, through so many market changes.

“I was raised to abide by the Golden Rule. I know it

sounds cheesy, but I treat my clients the way I would treat my dad, or my brother. I want them to feel like they are my only client, and I want them to know that their

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“I want my clients to know that their best interest is my only interest.”

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best interest is my only interest.” For example, even when Option ARM loans were popular prior to the Great Recession, Lisa chose not to put her clients into those loans. “I may have lost some clients in the short term, but I know I made some lifelong clients by steering them away from loans that were destined to be a disaster.”

Other demonstrations of her dedication to treating her clients like family include her nearly around-the-clock responsiveness, and her decision to become a direct lender, so she can provide incredibly quick approvals. Moreover, thanks to her years of experience in all aspects of mortgage lending, her REALTOR® partners know that their clients’ loans will close if Lisa says they will. “Because I’ve worked in every stage of the mortgage process, I know what underwriters are going to be looking at, and what will cause problems,” she says. “I know which tax line to review, and I can often tell a client within an hour, if their loan will be approved.”

Of course, these days, Lisa doesn’t have to play every role as she’s built an experienced team of originators and fellow brokers, including her brother Scott Alley. Her team also includes assistants, a marketing director, and processors, all who share her devotion to providing excellent customer service.

Lisa has certainly come a long way, but she has no plans to slow down. On the contrary, Summit Lending continues to grow in volume and team members, and Lisa is looking forward to continuing to provide exceptional, ethical, and experienced assistance to her clients for years to come. “Many people who have been in the business as long as I have, slow down on their personal production and focus on managing a team. I enjoy working with clients too much to give that up,” she says. “The feeling I get when I can tell a single mom that she can move into her first house because her loan funded, is priceless. It really is rewarding.”

Lisa Alley

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