



MEET ROB...

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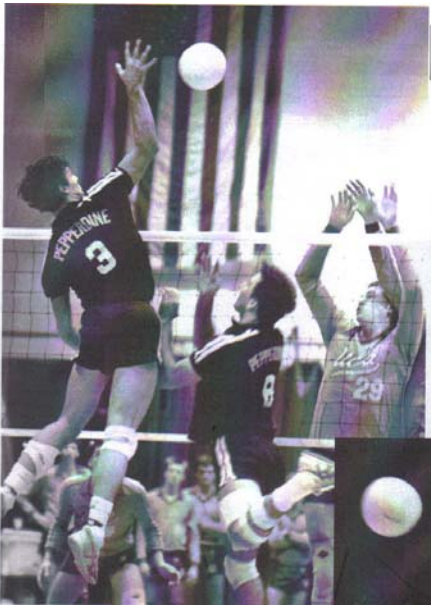
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Rob Scott is a seasoned loan officer that has been originating loans since 1990. Upon graduating from Pepperdine University with a BS in Accounting, he began his career in public accounting. He worked in the audit department for Arthur Andersen & Co. in San Diego as well as in the tax department for KPMG Peat Marwick. Rob gained invaluable experience in business, economics, and finance along the way. Having specialized in Real Estate Taxation, Rob made the move back to his hometown in the Bay Area and began originating loans.

Rob quickly realized the value of a more comprehensive picture when dealing with his clients' finances, tax issues, and overall financial security. He prides himself in listening effectively to his clients, identifying their needs, opening their minds to consider additional factors, and presenting creative solutions to meet short and long-term needs.

Drawing from his experience in playing Volleyball for Pepperdine University and later for the U.S. Olympic team, Rob has a keen sense of the importance of not only hard work, but teamwork. A 2 time NCAA National Champion, 3-time All-American, Rob



always strives for excellence. Rob still holds NCAA records from the 1986 NCAA Final Four for Volleyball.

Rob learned from these experiences that a quality team is comprised of its members complementing one another, resulting in the whole becoming greater than the sum of the parts, thus benefiting clients and business partners alike. In order for any business relationship to flourish, it is imperative that all parties profit. Rob believes it is critical that every

one of his clients is in a better financial condition after having done business with him.

Today, Rob's competitive volleyball days are behind him since the high level of participation took a toll on his body. As a father of four, Rob enjoys coaching his children in sports as well as maintaining a presence in the cheering stands. He also enjoys the recreation of golf; spending time with his family and friends on the golf course is one of his favorite past-times.

Running a successful mortgage business and raising a family keeps him busy, but he has never been one to let life pass by without reaching out and seizing opportunities. Rob seeks for excellence in every aspect of his life and draws from his past experiences to be the best he can at whatever he decides to accomplish.