



UNION WEST
Financial

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Eric Union, President, Union West Financial

A 30 year San Diego resident, Eric Union is a nationally recognized Certified Mortgage Planner. He understands the value of real estate in this area, and is committed to helping his clients optimize their appreciation by maximizing its safety, liquidity, and rate of return. The opportunity for homeowners lies in the extraordinary appreciation of their real estate. It would take decades of diligent savings to accumulate the amount of money which most people have realized in a few years of real estate appreciation. The cornerstone of Eric's financial advice is to safely and prudently reposition a portion of this appreciation to invest in other low-correlating asset classes, thus creating greater diversification and wealth. The net result is having multiple income-earning assets on a balance sheet, rather than having only a personal residence as the major asset.

Union West Financial is a boutique mortgage brokerage committed to the advanced art of mortgage planning. Staffed by professionals with over 40 years combined experience in finance, Union West creates a unique, customized multi-year financial plan for each client. Our goal is to accelerate each client's progress towards achieving their goals. We work with each client to develop a wealth building strategy for life.

Our objective is to teach clients how to use a mortgage as a strategic tool to grow wealth. Simply, Union West Financial is a relationship-oriented company, not a transaction-based company. Our clients come to us for more than just a rate quote on a loan. They seek professional guidance on making one of the biggest and most important decision of their lives. By taking the time to analyze the clients' current life situation, financial habits, and future goals, we build a mutually beneficial relationship based on trust before we make any recommendations. We then develop a strategic plan to properly manage a client's biggest asset (a home) and biggest debt (a mortgage). By looking at the whole financial picture; immediate needs coupled with short and long-term financial goals, we then recommend the optimal structure to meet the client's budget, maximize investments and minimize income taxes.

As an industry recognized expert, Eric is a founding member of the Strategic Equity University faculty; the training and certification university for Certified Mortgage Planners. Eric is committed to raising the level of professionalism and knowledge in the mortgage industry. He provides teaching and mentoring programs to other mortgage professionals.

In addition, he is a widely known speaker, published author, and source for other industry writers. Eric has been a featured speaker at several international and national mortgage conferences, writes a monthly article for Strategic Equity's Mortgage Planner Magazine, has been interviewed by The Mortgage Coach, and is largely cited as an expert in Steven Marshall's book, "The Millionaire Mortgage Planner."

All of this great financial advice comes from a very centered place: Eric is living a purpose-driven life with the specific goal of helping reduce the financial stress in people's lives which is the leading cause of marital failure and family breakdown. His mission is to help people become financially bullet-proof and on a wealth growth path leading to true financial independence.

Eric is an eight year member of La Jolla Kiwanis, a member of a CEO Group at Vistage International, and an active member of Canyon Hills Community Church. Eric, his wife and three daughters reside in Carmel Valley.