

HOME LOANS
bay equity
RAFII GROUP

Why Mike Rafii?

GET TO KNOW YOUR HOME LOAN ADVISOR





MIKE RAFII

REGIONAL SALES MANAGER

NMLS ID# 5341

760.822.8813 | mike@bayeq.com

TheRafiGroup.com



Scan here to visit my website
and **APPLY NOW**

- » More than \$500 million in closed mortgage transactions at Bay Equity
- » More than 900 families helped
- » In the mortgage industry since 1994
- » Mike's team has more than a century of combined experience
- » Licensed in AZ, CA, CO, FL, ID, MT, NV, NV, TN, TX, and WA
- » 5-star rating on Redfin.com, with more than 400 reviews
- » 5-star rating on Google, with more than 150 reviews
- » 4.96 rating on Experience.com, with more than 650 reviews
- » Bay Equity Chairman's Circle and President's Club member for 10 years
- » Top 1% of Mortgage Originators nationwide since 2015

Experience

**More than 30 Years of 5-star expertise:
Mike Rafi has been delivering comprehensive
loan services since 1994 and proudly serving
clients at Bay Equity since 2012!**

Having built thriving mortgage practices in both San Diego, CA, and Austin, TX, Mike and his team are proud to serve clients across multiple states nationwide.

Mike takes pride in offering a personalized and intimate approach to the mortgage experience, ensuring his clients are confident, empowered, and well-informed every step of the way. Unlike larger banks and lenders, Mike's dedicated team is available around the clock, leveraging cutting-edge technology and seamless communication to keep everyone comfortable and up to date.

In the 1990s, Mike and his wife, Robin, turned their vision into reality by founding a thriving mortgage firm, laying the foundation for a career dedicated to helping people achieve their homeownership dreams. Since joining Bay Equity Home Loans in 2012, Mike has expertly guided hundreds of clients through the complexities of buying and refinancing, crafting personalized solutions to secure homes and make smart financial moves. His commitment to understanding unique situations ensures every client feels supported and empowered on their journey.

Education

SDSU

San Diego State
University

CLASS OF 1991

Top Achievement



CHAIRMAN'S CIRCLE
& PRESIDENT'S CLUB

2015 | 2016 | 2017 | 2018
2019 | 2020 | 2021 | 2022
2023 | 2024 | 2025

TOP 1% OF MORTGAGE ORIGINATORS IN THE NATION



Family Matters





WHAT OUR **REAL ESTATE** **PARTNERS** ARE SAYING:

“Thank you Mike for making this such a smooth and easy experience for my clients, and for me. From the many pre-offer conversations to the closing process, you guys were always available, responded quickly and even got docs to escrow 6 days early! You’re so on top of everything and I’m so grateful to partner with you. Thank you for making it so seamless.”

— **Julie K.**


“Mike and his team are the absolute best regarding mortgage loans. Mike provides excellent guidance, and their team is on top of all deadlines. The communication you’ll receive when working with Mike and his team is unsurpassed. Bay Equity has numerous loan options, and Mike ensures his clients are paired with the loan that will best achieve their goals.”

— **Yvette E.**

“Mike and his team provided fast, fun, and friendly service. Mike was on top of these clients and made it happen which was tough since they were 3% down, battling against multiple offers. Thanks, Mike!”

— **Christopher B.**

WHAT OUR CLIENTS ARE SAYING:



“The entire team that helped me navigate the many steps of securing a loan and working through escrow were great! We closed in a quick 21 days and everyone was patient and so helpful in staying on track during this process. I would recommend this team to anyone buying a home!”

— **Elizabeth G.**

“24/7 availability was a plus! It was great to have Mike and his team support us through every step in the process. were extremely patient in explaining every requirement. Lastly, the team worked really hard to make sure we met the challenging escrow timelines. Kudos!”

— **Ashutosh R.**

“Mike was a total gem - always available, explained the complicated details of various options. Managed everything, even challenges, with low anxiety, calmed our nerves and got the deal done!”

— **Caroline W.**

“Mike was very patient with me and I felt he was quite dedicated to walking me through the process, and not just checking the boxes! He was always available and had a supportive and friendly team to assist as well. Couldn't have asked for a better experience for my first time home buying.”

— **Julie K.**

MEET YOUR MORTGAGE TEAM

Mike's team has been with him for many years, providing their signature 5-Star Service.



MIKE RAFII

Regional Sales Manager | NMLS ID# 5341 | MLO ID# 5341 | mike@bayeq.com | 760.822.8813

At The Rafii Group, we believe that getting a home loan should be a comfortable and empowering journey. With more than 30 years in the industry, we aim to provide a **5-Star Experience** from the initial consultation to your loan closing, and beyond. We're with you every step of the way. Thank you for trusting us as your mortgage consultants for life!



ROBIN RAFII

Regional Sales Manager | NMLS ID# 5343 | rrafii@bayeq.com | 760.822.8814

A veteran with more than 25 years in the industry, Robin is a key asset to the team as the department manager for processing and underwriting. Her extensive experience as a loan officer enables her to handle complex situations effectively and maintain direct communication with our team.



JEFF CONRAD

Production Manager | jfconrad@bayeq.com | 214.450.7093

With more than 15 years of experience, Jeff brings his expertise to guide you through the entire loan transaction. Working closely with Mike, Jeff is an important extension of the originating team.



SKYLER SHEA

Production Manager | srshea@bayeq.com | 858.500.4163

Skyler works side-by-side with Mike to ensure timely and efficient communication. Working with clients is a privilege, not a right, and no matter the circumstances, we will work to find the most appropriate financing strategy to suit your life goals for many years to come.



RICH SMITH

Production Manager | rsmith@bayeq.com | 760.415.0341

Rich is committed to ensuring a smooth and timely close of escrow. He will inform you of any action required on your part and what to expect next. His many years of experience and hundreds of closings annually provide him with the expertise to direct you along the various milestones of your loan process.



TANYA LEE

Loan Coordinator | tleee@bayeq.com | 858.657.1053

In the industry for more than 15 years, Tanya brings her expertise to guide you through the entire loan transaction. Working as a bridge between Mike and the processing team, Tanya will help everyone put the pieces together to ensure a smooth process.



TAYLOR RAFII

Loan Processor Manager | trafii@bayeq.com | 858.500.4169

Taylor provides clients with updated and periodic information regarding loan applications, gathers necessary documentation, and ensures all documents and signatures are in order prior to submission. Her excellent attention to details and customer service are an asset to the process!



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Not intended to solicit loans in states I am not licensed in. Bay Equity LLC. Equal Housing Opportunity. This is not a commitment to lend or extend credit. Restrictions may apply. Rates may not be available at time of application. Information and/or data are subject to change without notice. All loans are subject to credit approval. Not all loans or products are available in all states. Bay Equity LLC, 770 Tamalpais Dr, Suite 207, Corte Madera, CA 94925; NMLS#76988. NMLS consumer access: nmlsconsumeraccess.org/EntityDetails.aspx/COMPANY/76988. Texas SML Mortgage Banker Registration #76988. Texas Recovery Fund notice, Click Here: www.texreg.sos.state.tx.us/fids/201203137-2.pdf | Mike Rafii State Licenses: <http://bayeq.us/5341> | Robin Rafii State Licenses: <http://bayeq.us/5343> | BEKG-250108-1.0