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2025 Ones To Watch - Rising Stars: Jay Bianchi, MountainOne

May 23, 2025 - Spotlights



Jay Bianchi
AVP, Community Mortgage Lending Specialist

“Jay brings deep mortgage lending expertise and a true passion for helping others achieve homeownership. His community- first mindset, particularly in supporting underserved borrowers, makes him a valued member of our team and a rising star in the industry. When he’s not guiding customers, he’s out in the community leading financial education efforts and connecting people with the resources they need to succeed.” - Peter Radigan, SVP, Residential & Consumer Lending Officer at MountainOne.

What recent professional milestone or project are you most proud of, and why? I am proud to be part of my company’s rollout of new portfolio loan programs for low- to- moderate income and first-time homebuyers. This group is broader than you might think, including young professionals, educators, first responders, and retail workers. Mortgage lending is often black and white, but life is not. By expanding financing options, we bridge that gap, giving more people the chance to achieve secure, stable housing, which is not just a goal; it is a basic human right and a foundation for community growth.

If you could give advice to someone just starting out in your field, what would it be? Measure personal success in terms of prospective borrower’s progress as opposed to end results. You cannot plant seeds and harvest them the same day. Some clients, especially low- to- moderate income or first- time homebuyers, need time, coaching, and guidance. Be patient, empathetic, and follow up regularly. The most rewarding closings are not the highest dollar amounts but the ones where you help someone build financial confidence, secure a home, and set down roots in their community. Those are the clients you will never forget.

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