



How does a small family-owned broker shop rise up to become one of the largest lenders in the United States? New American Funding — the brainchild of Patty and Rick Arvielo — was launched as a 40-employee call center in 2003. Today, with more than 2,400 employees across 19 states, New American Funding has secured its position as the 20th largest lender in the nation, and offers a reputation for excellence and innovation that almost no other company can match.

Perhaps more impressively, this powerhouse firm was initially rooted in a desire to help borrowers who have been grossly underserved. According to CEO Rick Arvielo, the determination to help those who otherwise didn't feel like they could achieve the American Dream of Homeownership, became his wife Patty Arvielo's driving motivation.

"Patty has been in lending for more than 30 years and has always been passionate about helping the underserved. This is a very personal business for her, and for all of us. Even today as an owner of the business, Patty is in the trenches, originating loans and really working with people who have challenges or obstacles, doing everything that she can to find a way to overcome them," Rick says proudly.

The overwhelming sense of doing what is right for clients, no matter their unique circumstances, is a way of life at New American Funding, and the Executive Team made sure that respect would reign supreme in their business as they continued to grow. "Years ago, Zappos held a culture boot camp that we attended," Rick says. The entire event reaffirmed what Patty and Rick had always believed to be the key to success. "It was never about us. We created and introduced the NAF360 to the staff, which focuses on treating every single person we come into contact with, with utter respect. From our colleagues, to our vendor partners, to our clients."

The decision had an overnight impact, according to Rick. "Our team was willing to stay later if necessary, and we

were all beginning to work together better, for the collective good. Our productivity increased because we were all working together as a family, respecting one another."

Concurrent with the newly adapted culture, Rick had been simultaneously throwing himself into technological innovations that have resonated with partners, and particularly young borrowers. With an in-house marketing department that is second to none, the team has produced its own highly professional videos, developed its own mobile apps, and empowered its loan officers to have access to everything they may need to best serve their clients. Through the GoGo LO app, a loan officer has everything right at their fingertips. Even better, everyone from the listing agents, to escrow can be looped into the status of a file in real time.

"Our apps afford for transparency and complete efficiencies. Borrowers can see who has what, at any time, and so can all other parties, so everyone knows exactly what stage of the process the loan is in."

New American Funding's emphasis on streamlining the process means that Rick and his team need to remain at the very forefront of what's to come in lending. "We need to always be thinking months and months in advance, because things change so quickly. If we have an idea we need to launch, we need to launch it quickly so that it is not obsolete by the time it is ready to enter the market."

With a company culture for respect, and a commitment to making the loan process simple and effective, it's no wonder New American Funding is so frequently honored for their success and dedication to raising the bar of excellence in mortgage lending. In fact, New American Funding was named the #1 Place to Work in the Orange County Register Top Workplaces for 2016.

So what's next for New American Funding? "There have been offers to acquire our company, of course. But we're not interested in selling. We enjoy what we do and who we get to do it with so much. We get to be pioneers, and we get to help clients achieve the American Dream, so we are planning to stay the course by keeping our heads down and continuing to plan for good profitable growth."

Rick Arvielo

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