



“Referrals are the best compliment we can get,” says Nichole Manor, Branch Manager and Mortgage Consultant at Element Funding in West Palm Beach. Suffice it to say, with a business that is more than 80% referral based, Nichole and her team are clearly doing something unique.

Yet Nichole says there is no carefully guarded secret to the success of her team. “Customer service is our top priority. We make sure that our clients are informed every step of the way, but we also make sure they understand what is happening.

So many times, people come to us, not knowing how the mortgage process works. We don’t just tell them how it works, we show them how it works, so when they walk away with the keys to their new home, there is no confusion.”

Nichole’s passion for helping clients with real estate financing is rooted in her love of people. “I love that I get to meet new people all the time. I get to help keep them excited about buying their home. If their family is growing, I get to interact in their lives, and I get see their lives change. I become personal friends with my clients, and that’s really rewarding,” she adds.

Her insistence on making sure her clients understand the entire process in a way, mimics her own learning curve in mortgage origination. A graduate of State University of New York at Plattsburgh, Nichole dove headfirst into her mortgage career just about 15 years ago, almost by chance. “I was working in college admissions, and there was no room for growth,” she says. When the opportunity to become an assistant to Element Funding’s CEO arose, Nichole’s interest was piqued.

“I have the same boss today, as when I first began. He was an originator, and I was brought on as an assistant. I initially worked behind the scenes on pre-approvals, and preparing files for processing. The more I learned about the process, the more interested I became,” she recalls. Soon enough, she was sent to one of the nation’s most revered origination training

courses, and for 90 days was immersed in learning the ins and outs, before earning her stripes as a Junior Originator.

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“I worked my way up,” Nichole says simply. “I was lucky to begin by working for great people, and I still work for them. Now I have a great team with me in the West Palm Beach office,” she says.

Indeed, these days as the head of the West Palm Beach team of Element Funding, Nichole continues to love what she does and has found great joy in mentoring, training, and guiding others, passing on all that she’s learned to the next generation of mortgage professionals. In addition, she continues to seek out her own opportunities to learn through ongoing “Lunch and Learn” events with REALTORS®, whereby a shared commitment to education is the focus of the events.

Though her primary focus is on working with buyers looking for purchase loans, or homeowners needing to refinance in the greater West Palm Beach area, Nichole does lend throughout the state, thanks in large part to referrals from past clients, and REALTORS® who have come to rely upon her experience, expertise and devotion to customer service. These referrals, which continue to flow in will undoubtedly keep her team growing and flourishing well into the future. Moreover, her status as a correspondent lender allows her to offer not only universal products such as FHA, Conventional, Jumbo, and VA loans, but she also has the ability to seek out niche products, including those custom tailored for doctors, first-time homebuyers, and 203k loans.

As for when she’s not busy helping others to achieve the dream of homeownership? Nichole is spending time with her husband and twin sons, or participating in various fundraisers or charities, including the Walk for Autism and 5K runs benefitting foundations such as Live Like Jake. Though she doesn’t have a lot of spare time, she says that her favorite leisure activity is spending time at the beach with her family. “It’s our quiet place, amidst our crazy schedules.”

Nichole Manor

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