

featuredagent

magazine



*Kathryn
Vatsula*



Kathryn Vatsula

Over the course of her 30-year career in mortgage lending, Kathryn Vatsula has played a range of roles in the industry. Beginning in the company mailroom, Kathryn worked her way steadily through the ranks of her field, serving as a processor and an underwriter. Applying years of first-hand insight and experience, Kathryn went on to become a loan originator, a role she passionately fulfills today. What's more, she has been bestowed a host of accolades for her commitment to quality and follow-through, including several years of recognition as a Top Producer and President's Circle awardee, and a coveted designation in the Top 1% of Mortgage Originators of America by Mortgage Executive magazine. All the while, Kathryn has built a steadfast reputation for high-caliber service, education, and authentic character.

Today, Kathryn is part of a tight-knit team that

includes two loan partners. Together, they serve San Joaquin County and the greater Bay Area, including the counties of Oakland and Alameda. Likewise, Kathryn and her team provide clients a range of loan products to best suit their needs and goals, and Kathryn offers her extensive experience with VA options, renovation loans, and first-time homebuyer assistant programs. Additionally, her assistants are fluent in Spanish, and happily cater to the diversity of homebuyers in the Bay Area.

In the three decades she's been in business, Kathryn has built lasting relationships over multiple generations of families. Accordingly, she earns almost the entirety of her business through repeat and referral clientele. To account for this accomplishment, Kathryn cites an emphasis on communication, earned industry knowledge, and abiding forthrightness as the central pillars of her professional philosophy.



cover photo by Fritz Chin Photography

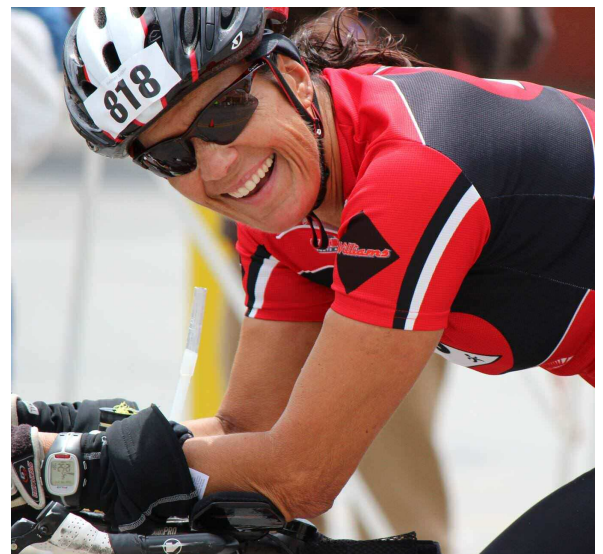
“I learned by doing, and of course I had a lot of great mentors throughout my work history,” she says. “I’m a committed person and I have a planner’s mentality. I’m committed to my craft and in all aspects of my life — from my work and family, to athletics. I follow through.”

In fact, the same drive and determination that’s fueled Kathryn’s long career also fuels her athletic endeavors. Not only has she competed in several open water swimming feats — crossing the Maui Channel, as well as swims crossing the Golden Gate Bridge and Alcatraz stretches — but she’s also completed several triathlons, including an Ironman Triathlon at the age of 54.

This knack for discipline and execution inspires much of Kathryn’s working style, and she makes it a priority to continue her industry education and pass

along that expertise to the clients she serves. “I come from a foundation of preparation and education,” says Kathryn. “I’m passionate about mentoring and teaching, and that comes across in my consultations with clients. I’m not just taking loan applications and going through the motions. I’m constantly mastering my craft, learning, and trying to become even more knowledgeable about my work. Also, I’m pretty tenacious. I don’t give up when things get tough, and I have the ability to see the big picture and go back to square one when it comes to problem-solving. My longstanding relationships with my referral partners are a testament to that.”

To give back to her community, Kathryn participates in a few key causes that are close to her heart, including St. Mary’s Dining Room, the ASPCA, and Operation Enduring Warrior. In her remaining free hours beyond the office and her community



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involvements, Kathryn most enjoys time spent with family and loved ones, especially training alongside her husband who is also an obstacle racer in his own right. Of course, Kathryn is always at work training for her next athletic adventure, as well.

Looking toward the future, Kathryn plans to continue serving her community by applying her 30 years of industry knowhow, offering solutions to buyers of all kinds throughout the Bay Area.

“Character matters,” Kathryn reflects finally. “It’s just like they say: it’s about what you’re doing when no one is looking. Those ethics and that mentality are incredibly important to me. I never forget the families I’m helping. Getting someone into a home is a big deal; it’s one of the biggest decisions people will make in their lifetime. Being part of that process is so rewarding, and I know I’ll always be a loan officer. Educating and guiding others is what I’m passionate about.”

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