

# RICK & PATTY ARVIELO

By Lalaena Gonzalez-Figueroa

**N**amed one of the Top O.C. Workplaces for 2012 by the O.C. Register, national mortgage banker New American Funding has managed to achieve a successful balance between the quality of services it provides, and the attitude with which

hundred loans each month, but because we have maintained the same boutique, family-friendly atmosphere since day one.”

New American Funding was launched as a call-center mortgage banker, though Rick recognized the potential to transition into the field as the industry shifted in the mid-2000s. “We were already highly competitive in our turnaround times and pricing,” he explains. “And because of the tremendous volume that we consistently manage, our mortgage originators are experienced in a spectrum of financing products.”



it operates. Founded in 2003 by entrepreneur Rick Arvielo and his wife Patty, the company has defied industry odds to become one of the fastest-growing businesses in its field. “We are gaining notoriety,” remarks Rick. “Not only because we house over seven hundred employees and close over fourteen



## “REAL ESTATE LENDING FOR LIFE”

When he realized that the market at large was not meeting the standards upon which New American Funding was launched, he determined that there was a true need among outside mortgage originators for his company's services. Retooling the organization's infrastructure took tremendous time and effort, but the investment paid off: New American Funding continues to thrive and expand throughout the United States.

Rick, who launched his first business straight out of high school, boasts the creative vision of a true entrepreneur. His ability to systematize and structure is phenomenal, and has allowed him to hone in on the elements that differentiate New American Funding from its competitors. “The interesting thing about the mortgage meltdown is that many of the lenders who went under did so because they didn't understand how to monitor and manage their business,” he reveals. “They didn't know what was working and what wasn't, and they weren't able to maximize their customer outreach.” This, Rick adds, is his area of expertise.

**“I am focused on business development, marketing, technology and accounting. I capitalize on opportunities and drive our business to consistently outperform.”**

Patty was still a teenager when she began her mortgage career. Over three decades later, she continues to rank as one of the top-producing loan originators. “She has incredible experience,” notes Rick. “Patty has been an underwriter, a processor and a funder. Her knowledge has helped us stay focused on the products that work.”

Their employee buy-in is another significant factor in New American Funding's success. The company's cultural climate is driven by a deep-seeded belief in the value of exceptional care for all parties, and is reflected in its “NAF360” motto. “We believe that

everyone you come into contact with deserves to be treated with dignity and respect,” says Rick. “Our customers are important, but so are our employees, vendors and industry partners. When we treat everyone right, we gain stakeholders who are all vested in our success.”

New American Funding currently operates in 26 states throughout the country, with short-term plans to expand into six additional markets. The national mortgage lender offers an array of products including bond programs for first-time buyers and Wall Street-funded jumbo loans. The company is also approved to sell directly to Ginnie Mae, Fannie Mae and Freddy Mac. Turnaround times beat industry averages, with loans consistently closing in 30 days or less. “We have access to so many options, and we really work with our borrowers to provide them with the information they need to make the right choices,” says Rick. “Our motto is, we don't just quote a rate; we analyze and educate.”

Rick was recently nominated for the Orange County Business Journal's Excellence in Entrepreneurship Award. He looks forward to continuing to grow the business that, as of 2013, was funding over \$400 million a month in home loans.

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