

Nate Kuchera

The Hometown Advantage

Written by Haley Freeman

Southern California offers a lifestyle unlike anywhere else in the world, and nowhere is that lifestyle more alive than in South Orange County's coastal communities. Finding the best financial vehicle with which to acquire a home in this elite enclave requires the guidance of a professional who understands the community and has a consummate knowledge of the market and lending strategies that will make a real estate investment in this area most lucrative.

people obtain the peace of mind that comes with knowing their greatest asset is in capable hands.

Raised in Tustin, Nate always had a desire to be in a career where he could help people. An athlete in high school and college, he first thought he'd devote himself to sports medicine. "I wanted to work with people and make a difference. But then I got into mortgages and found a niche where people weren't being taken care of in a way that made them feel important. I set out to take a different approach, one that would go beyond just getting someone a loan. I wanted to build long-term relationships and be there as an advisor through all the transitions in life that affect people's housing decisions."

That philosophy helped Nate not only to survive the recent economic crisis, but to thrive at a time when many were driven out of the industry. He helped to build a successful company in coastal Orange County that merged with Bank of Manhattan in 2012. He explains, "We didn't get involved in a lot of alternative lending products, and we maintained our relationships and our reputations."

After a stint as vice president at Bank of Manhattan, Nate reconnected with former colleague and CEO of New American Funding, Rick Arvielo. A short time later, Nate opened the Newport Beach branch with fellow manager, Brian Keranan.

New American Funding is a direct lender based in Orange County and extending to 48 states with a wide array of lending products and a vibrant culture. "I knew the people who started the company and watched it continually grow to be larger and more successful. It's a big company with a small

company feel, and a place where I was confident I could provide personal and professional service to my clients and real estate partners."



Nate Kuchera, sales manager at New American Funding in Newport Beach, is an area native who is at home in the community, and he has dedicated his career to helping



During his 20 years in the industry, Nate has acquired expertise working with Jumbo lending products and complex qualifying scenarios. "The loan process can be challenging these days, but we've learned how to manage borrowers, agents and all members involved to assure smooth transactions. In the Newport Beach area, there is a demand for niche loans to accommodate high-end clients with larger loan amounts and more complex income streams. We cater to those clients and stand out in terms of the lending solutions and service we can provide."

Due to his experience in all kinds of markets, Nate is adept at evaluating trends and advising his clients about strategies that will protect or enhance their real estate assets. "In the coming year, we are moving into a potentially higher rate environment. It's important for homeowners to review their current situation and see if any changes are warranted, especially higher-end borrowers with large loan amounts or adjustable rate mortgages."

Nate is always on the lookout for talented mortgage professionals who have the sophistication and skills to meet the expectations of clients in this distinctive community. Although service excellence is paramount, he also believes in cultivating a collaborative and collegial workplace where people enjoy going to work. "We strive for an environment that is positive and balanced, where people work hard and also have fun. We all share our ideas, our successes and our failures. In the end, that's what makes us successful and assures that our clients are taken care of."

In his personal life, Nate says he follows the precedent set for him by his parents, one that involves putting emphasis on family and maintaining a healthy work/life balance. "I have a beautiful wife, Kristen, who constantly helps by supporting me in my career but also making sure family is first. We live in a great community in Newport with our two boys. I make it a point to walk my kids to school every day and to always be involved in their sports activities. When I look at my life, I'm really grateful to be in this business, and to all the people who trust me and



come back to me. Without them, we wouldn't be where we are."

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