

# RYAN PURPERO

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NMLS# 68409



U.S. bank's purchase-focused model and my relationships with real estate partners, financial advisors and CPAs to build a sustainable business that will endure no matter how the market fluctuates in the future."

While large banking institutions are often criticized for being rigid or failing to provide a personalized customer experience, U.S. bank delivers the right balance of mortgage products and services that keep Realtors® and homebuyers coming back time and again. "I feel I can check all the boxes here and give clients the service, products and pricing they're looking for. They can get a competitive bank rate with boutique-style service."

U.S. bank offers an array of full-doc loan products, including a jumbo loan to \$1 million with only 10 percent down. "My primary market includes Irvine, Tustin, Costa Mesa and Newport Beach, and this product is a good fit in a market where property values are high. But we look to serve everyone in our area. I did a purchase for \$70,000 and a purchase for \$4.7 million over the last summer."

Ryan has assembled a team of top-notch professionals who assist him in delivering uncompromising client service. "Christel, Thanh and Christina are my teammates, and I like to say I have the absolute best team in the business. We are always available to people on nights and weekends, and I think that after a transaction is over, our clients know we really did try to get them the best deal possible."

**R**yan Purpero describes being a loan officer as his "passion, profession and hobby." With 15-plus years of industry experience spanning loan origination and sales management for institutions both large and small, Ryan says he has never been happier than he is today at U.S. bank in Newport Beach. "We have a great culture inside a company where I enjoy my coworkers and feel we are doing the right thing for consumers. I am using

Ryan and his team are constantly working to refine their processes. He explains, "We have a board in the office where we write down what's working and what's not working so we can make changes accordingly. I've worked with a business coach for two-and-a-half years, and I've brought him in to work with my teammates individually. The service my clients receive starts with them. I have meals prepped on Sundays and dropped off so we can all have healthy food for the week. We all get stuck at our desks sometimes, and there's nothing worse than getting fried on caffeine on an empty stomach. We always want to be engaged and impact people in a positive manner."

The special effort Ryan invests in creating a seamless lending experience does not go unnoticed by his clients. He and his team have received more than 200 5-star Zillow reviews from clients who describe them as "professional, timely, knowledgeable, and pleasant to work with," "attentive and responsive throughout a long house shopping process," and "transparent and open regarding expectations."

One summed up: "Ryan and (his) team were phenomenal: super competitive, fantastic service, readily available to answer any questions. They are simply the dream team."

Before he came to the Newport Coast, Ryan grew up in the Inland Empire, where his family still owns two restaurants begun by his grandfather.

The BC Cafe in Claremont and Kickback Jack's in Rancho Cucamonga have long been known by area residents as the go-to destinations for hearty country breakfasts with big portions. With such a culinary heritage, it is no wonder that Ryan remains a foodie whose favorite pastime is sampling California's extraordinary cuisine.

Ryan's mission statement reflects the guiding principles that align him and his team. "Our mission is to create a consistent experience where all parties involved feel significant," he says. "I think all people want to feel significant in some way, and I want our clients to feel we value their business, and they are important. I believe we're doing good business, and I'm grateful to the real estate partners and teammates who make it all possible."

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## DOING GOOD BUSINESS