

TRICIA PIORNACK

Written by Haley Wilson Freeman

Tricia Piornack grew up in Redondo Beach, where her dad, a contractor, built her mom's dream home when Tricia was 10 years old. "I grew up around new homes all my life, and I understood from a young age that it's everybody's dream to be able to own a home."

While Tricia began her professional journey as a children's photographer, it's not surprising that her early appreciation for homes eventually led her to mortgage lending. She began working for a credit union, where she quickly advanced from a teller position to risk management, and later, loan processing and origination.

After Tricia and her husband relocated and bought a home in Lake Elsinore a few years ago, she was impressed with the performance of her builder's preferred lender. "My loan officer said, 'Why don't you come work for me?' The service I received was amazing and reminded me a lot of the credit union I worked for." Tricia joined loanDepot as a loan processor, and she says, "I've loved it ever since."

Today, Tricia is a loan officer, bringing her 17-plus years of comprehensive banking and finance experience to her practice at loanDepot's Riverside branch. "Being a loan officer and working directly with borrowers is the part I enjoy most. As a



processor, I missed sitting down with them initially and talking about their financial needs, figuring out if it is the right time for them to buy a home and what they need to do to prepare. My goal is not just to put someone into a home, but for them to also still put money in savings and have enough left over to enjoy their home."

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Tricia guides clients through the home buying process from start to finish, setting the right expectations and giving them a road map for success. "I want to make buying a home a seamless process they can understand. It's always about them and making sure they're comfortable and confident in the decision they're making. We maintain great communication here between our departments, and I am available to my clients at any hour to answer their questions."

With her many years of industry experience, Tricia is able to anticipate possible complications ahead of time and work with her clients to resolve issues. Both borrowers and their agents will appreciate Tricia's significant contribution to a seamless close of escrow. "It's my goal to originate loans efficiently up front and push a file through that is one touch with very limited conditions."

loanDepot provides state-of-the-art tools that enhance the home buying experience along with an array of innovative programs that give borrowers attractive financing options. "We do a lot of down payment assistance programs. Those really help our borrowers who may not be able to get into a home due to lower income or limited down payment. CalHFA offers Conventional, FHA and VA loan programs and allows for an additional Zero Interest Program (ZIP) for Closing Cost assistance of either 3% or 4% of the loan amount."

At the other end of the spectrum is loanDepot's Jumbo Advantage program. Tricia explains, "This is our own product that allows for a higher balance loan without mortgage insurance."

Tricia and Jayson, her husband of 14 years, are enjoying the unique lifestyle in Temecula's wine country. Parents to three grown sons, they love being part of the vibrant community in Canyon Hills, where so many neighbors come together for social activities.

With her mother's joy at acquiring her dream home still a vivid memory after all these years, Tricia remains passionate about helping her neighbors achieve their own dreams of home ownership. "Having gone through the process myself, I know anybody can buy a home. I'm here as their advocate to make sure they get what's best for them. What's good for one borrower may not be best for another. I'm here to put the right family in the right loan program."

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