



When Mortgage Loan Consultant and Construction Loan Specialist, Tayt Ianni, joined Kinecta Federal Credit Union in Newport Beach this year, he did so because he saw a company that values relationships as much as he does.

Tayt says, "I am excited to be here. I've done business with Kinecta over the years and always liked how they treated people. They do banking differently and are dedicated to serving their members. Because they've been in the South Bay area for 80 years, they have trusting relationships with their communities."

# kinecta SM

## banking done different

Tayt, with 20-plus years of industry experience, is a California native who grew up in Lodi, where he proved himself a talented athlete. He won a National Championship playing soccer at UCLA and went on to play soccer overseas and in the first two seasons of Major League Soccer in the U.S. "The owner of the last team I played for also owned a mortgage company. With my soccer career trailing off, I was excited to try something new. I began working at the mortgage company and saw how loan consultants changed people's lives by helping them purchase homes. That is how I transitioned to the mortgage business."

A broker who owned his own mortgage company for 13 years, Tayt is a well-rounded lending professional who has worked successfully with a broad spectrum of clients through dynamic market conditions. "I love earning trust and helping people with what is, for most, their largest investment - their home."

While Tayt has spent much of his career helping people find the right loan products for home purchase or refinance, he also has experience working with construction loans. "I especially enjoy construction loans because it's not a 30- or 45-day process. It generally goes on much longer, and it's an opportunity to really build a relationship with my client."

Kinecta's boutique jumbo construction loan product is something Tayt is eager for the real estate community to know about. "This product is unique in the market. We lend based on an appraisal of future value post construction, loan amounts up to \$4 million, on an owner-occupied property. We also provide construction loans for second homes. This is a one-time, construction-to-perm loan with a single appraisal. We use a construction management company here in California to oversee the draw process. Borrowers lock in their interest rate up front and pay interest only during construction. Upon completion, the loan automatically converts into a permanent loan with both interest and principal."

This portfolio loan product is designed especially for the unique needs of the California market. It provides Realtors® with an opportunity to work creatively with

homebuyers, helping them to design their dream home in a market where it may not be currently available or improve a home for greater investment value. "This is a way people can get into the neighborhood they want and then make it the perfect house. Or maybe they've found the perfect lot and always wanted to build. Either way, we can bring a lot of value in terms of the mechanics of how a construction loan works."

Beyond the jumbo construction loan, real estate agents can find a diverse set of loan products at Kinecta, including conventional, government, and equity loans. It's a one-stop-shop with an experienced group of mortgage experts.

Tayt enjoys serving his neighbors in the community where he and his family live, work and play. Tayt and his wife, Nicole, have been married for 23 years and have three children. Soccer has long been a family pastime, along with time at the beach. Tayt and Nicole are sports boosters for their local high school and regularly support several community service organizations, including Lighthouse Outreach Ministries in Costa Mesa that serves meals to the homeless, KidWorks, and Young Life. "Service is very important to our family, and this is the first time I've worked for an organization as involved in the community as Kinecta. Their values are in synch with my own."

With service at the heart of the organization, Kinecta is the ideal professional home for Tayt. "I'm passionate about serving people, whether they are first-time buyers, a homeowner looking to refinance and consolidate debt, or someone who needs help walking through the construction process. I know I'm in good company at Kinecta."

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