



Joe McGreevy

Joseph McGreevy is a SoCal native who has dedicated two decades of his career to financing some of life's biggest dreams. After graduating with a degree in political science from UC Santa Barbara, he entered the banking sector and found his calling in mortgage lending. At the pinnacle of his successful career as a top-producing loan officer, he joined Kinecta, where putting members first means turning dreams into reality.

"At Kinecta, I love the way we work everything for the benefit of the member," Joseph says. "Customer service is paramount to me, and that's the most important thing here as well. We find out what our members' needs are and educate them. That fits in with my personal core values and the way I've always thought about my clients. I don't ever want to do a loan just to do a loan. There needs to be a real benefit for the client."

kinecta SM

banking done different

Financing Life's Biggest Dreams

While representing some of the industry's largest lending institutions, Joseph found his niche working with purchase and construction loans. Over the years, he has had the satisfaction of helping hundreds of people to buy and build their dream homes. Now at Kinecta, he is helping members utilize the credit union's bold jumbo loan products to realize their dreams in some of the region's most sought-after communities.

"Instead of trying to find the perfect home out in the marketplace — that needle in a haystack — agents can help a client identify a neighborhood or a street where they want to end up, and then utilize the construction loan to build or redesign a house in that community. The alternative can be a frustrating, never-ending search for that perfect house that may never come up on the market. Why not go find the neighborhood that is special to you, or the one you live in now, and identify a property to remodel or build from the ground up? When you're spending a million dollars or more, you definitely expect to get everything you want in a home."

With Kinecta's construction-to-permanent loan, buyers enjoy a locked interest rate and a one-time close of escrow with a single appraisal based upon future value of the property. "There is a lot of peace of mind that comes with a one-time close. You know at the time of closing what your interest rate will be during construction and what will happen when you convert to a permanent loan. It takes the uncertainty out of the interest market while you're remodeling or building your home."

Peace of mind also comes with the loan's extended construction period, which allows you time to remodel or build a home. "This gives people some flexibility for the 'what ifs.' If they are in the middle of designing and realize they need to make significant changes, there is time for them to do that."

Having built two homes himself, Joseph is a knowledgeable guide for clients who are embarking on what can be a daunting process. "If building a home were easy, everybody would do it. It's not easy. What I want to do is at least make the loan portion as easy as I can. I explain all the intricacies of how the loan works up front, and then the borrower can relax, since someone else is doing the draw, paying disbursements and getting the lien releases."

Joseph's dedication to client service complements Kinecta's member-first mission. "Typically, when people build their dream home, they will be there for a significant period of time, maybe the rest of their lives. This is an important event, and I owe it to them to be available throughout the process. If someone is trying to get a hold of me, it's usually because they have a question or concern that can't wait. I want to get back to them as soon as possible to alleviate that concern or answer that question so they can get on with their day. Open communication is probably the most important thing about being a professional, that and keeping your word, doing what you say you're going to do."

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