

LENDING TO COMMUNITY

Born in New Jersey and raised in Westlake Village, Michael Lynch graduated from Villanova University with plans to work in sports marketing, but an opportunity to sell real estate presented itself first. His career moved from new home sales to sales management, and when the market dipped in the late 2000s, he came up with a clever strategy to sell new homes. “In the downturn, the problem wasn’t that buyers were non-existent,” Michael explains. “The problem was the difficulty in qualifying for a home loan. So, we switched gears and hired loan officers to become new home sales agents. I needed sales to be able to evaluate a prospect’s financial capabilities to help borrower’s qualify for the loans they desired. After that, I began focusing on the loan side of the business.”

With Michael’s expertise in home building, large banks sought him out to oversee their builder home loan divisions. Over the last decade, Michael has established himself as a regional authority in mortgage lending, from standard home loans, to builder loans, to large construction financing. During that time, he has also assembled a team of highly skilled professionals, all with the same passion for excellence and commitment to client service. Recently, Michael brought his team to Kinecta, where they are collaborating to develop and deliver Kinecta’s new construction lending program.

As a community credit union with an 80 year legacy, Kinecta is adapting to provide the products and services its customers need. According to Michael, Kinecta’s people-centric culture not only determines its quality of customer service, but also drives its ever-changing menu of products and services. “The atmosphere here is pleasantly different from a bank. It’s not as sales driven, but a serve others mentality. We are a collaborative group of people who are solutions-based, and our organization is



nimble, so we can make many changes and tweaks in spots where other institutions struggle. The approach to a difficult mortgage loan is not ‘we can’t do this loan because.’ The overarching spirit at Kinecta is to find ways to make each loan work, provided it’s a sound business decision for our member and the credit union.”

With shrinking real estate inventories in Southern California, especially in the coastal communities, Kinecta saw a need for a robust construction-to-permanent loan program that would allow buyers to either build from the ground up or rehab an existing home to suit their needs. Michael and his colleagues are helping to design a streamlined, one-time close loan product with best in class guidelines and efficient processes modeled to save borrowers time, money and frustration.

Michael Lynch



“The bigger picture here is that whatever we do, we want to be great at it. If we’re going to focus on jumbo and construction-to-permanent loans, we’re not just going to offer them, we’re going to excel at them. We’re working to make our construction program easy for the consumer, with guidelines and underwriting that take a common-sense approach. This is a progressive organization, and it’s making a commitment not just to the team, but to this unique construction lending space. There is a high visibility and critical decisions that need to be made to build this program the right way, taking into consideration the complexity and risk level of these loans. Fortunately our operations partners, sales team and leadership have an incredible working relationship with each focused on our member experience.”

While technology is significantly changing the way many home loans are being delivered to consumers, Michael points out that construction lending poses unique challenges that demand a human touch. As such, Kinecta is the perfect organization to deliver these special loans. “Companies like Amazon and others are rumored to be entering into lending, and Quicken’s Rocket Mortgage has exploded. The refinance space is being gobbled up by tech, and so is a fair amount of purchase business. But one thing that is not being replaced by technology is construction loans. This product will never serve as intended if automated. There are too many components like plans, specs, budgets, builder approval, project approval, etc. It takes a certain amount of expertise to oversee all the moving parts. We have both the technology and relationships to manage the process optimally.”

For Michael, real estate is a family affair, as his father is a retired homebuilder, and his wife, Shawna, is a former loan officer. He and Shawna are currently enjoying every moment with their two young children, Hudson and Brooklyn. Michael’s favorite leisure activity is golf, and he says that any day on the golf course is a good day. He is also an avid college basketball fan, specifically Villanova basketball.

At this stage of his career, Michael is gratified to be working with colleagues old and new inside such a dynamic organization. “I feel incredibly fortunate and blessed to be here. Every move has led me to be where I am supposed to be and provided growth for my team and myself. The goal of my career is to be constantly improving and learning. That’s what makes it a career; otherwise, it’s just a job. This is a unique place to build that sustainable long-term growth while striving to help our membership.”

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