

## NATALIE LEWIS Mortgage Advisor

Written by H. K. Wilson

While earning her bachelor's degree in journalism from the University of Maryland, Natalie Lewis journeyed to California to visit a friend, and she fell in love with the palm trees and balmy weather. Upon graduation, she relocated to Orange County seeking sunny skies and new opportunities. She worked for such recognized names as NBC and Toastmasters before veering into the tech sector.

When Natalie achieved the purchase of her first home as a young, single professional, she had an epiphany. She says, "I went through that experience and thought, 'Wow, that was awesome!'. I started thinking maybe I should get a real estate license. That was my first exposure to the industry. I didn't know anything about loans — my real estate agent did everything to help complete the transaction. After that, I found myself going to model homes every weekend. I was so impressed. I applied for a loan assistant job with Lennar's in-house lender, Universal American Mortgage Company. I had no experience, but they took a chance on me. It turned out great, and I moved up to loan officer within a year."

Today, Natalie brings that same enthusiasm along with a decade of industry experience to her role as a Mortgage Advisor at loanDepot. With her particular expertise in creating financing solutions for new construction, Natalie is a valuable asset to loanDepot's Builder Division, where she serves the builder community and buyers of new homes alongside the traditional consumer market. Natalie continues to maintain a relationship with homebuilder Century Communities (her former employer), providing loan options to buyers the company is unable to finance in house. Through 2020, Century is developing new communities in Orange, Eastvale, Chino and Claremont.

"Working with builders is a space I really enjoy," Natalie says. "I think it stems from loving new construction and touring model homes. I am able to identify the certain finishes that each builder uses, and I have an eye for and an interest in new homes. At loanDepot, our product list is massive, so I can provide many loans I have not had the opportunity to do at previous companies. I can provide buyers with a suite of products and help them qualify for a home while not limiting them only to loans that are 'in the box.' We are such a diverse community in Southern California, and not all borrowers fit 'in the box.' They have different needs in terms of their financial situations, and loanDepot does a great job of making loans work for all kinds of buyers."

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Natalie describes some of the gaps loanDepot is filling in the Southern California market. "It's hard to find a competitive jumbo loan with flexible guidelines, and since prices in our area are high, most loans fall into the jumbo category. We work with multiple investors, so we have more guidelines to choose from to find a fit for the buyer. A lot of times builders need help with their condo approvals. They may not get their FHA or VA approval in time, and we can step in to help with year-end closings by taking on that part for them. We also have a bank statement program that is awesome for people who are self-employed. We make it so the builder can focus on selling homes, and we make sure we get the rest done for them."

Natalie knows how to solve the unique challenges that homebuilders and their clients face. "There is a sense of urgency that builders have," she explains. "There are a few things with new construction that are different from a resale transaction. One is how to work with construction timelines in terms of locking rates to make sure the lock doesn't expire. You also have to qualify buyers with and without options to see what they can afford. The price can change just like the close of escrow date can change. You have to plan ahead to see what the maximum is that a buyer can buy, and that means you have to be good at forecasting and always have a backup strategy. Communication is so important to making sure things go smoothly."

Natalie and her husband, Mike, live in Corona with their two Maltese furry babies. Mike is a professional musician who has been playing the drums since he was only 3 years old. He performs in his band The Trip and is also a drum instructor at Rockstars of Tomorrow, a local music school for all ages. Natalie recently took up playing the piano, something she hasn't done since childhood, and she says she's having fun sharing this passion with her husband.



According to Natalie, two of her greatest strengths are her adaptability and love of learning. These qualities ideally suit her for working in an industry characterized by constant change. "I think you have to be able to adapt to a situation, whether it is good or bad, and remain openminded in order to realign yourself to new possibilities. And I love to learn, even if it's just for myself. I've had a few career changes in my life, but lending has always been the career that is most exciting for me. Every loan and every buyer is so different. It's like solving a puzzle every day."

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