

## DAVID HALFORD

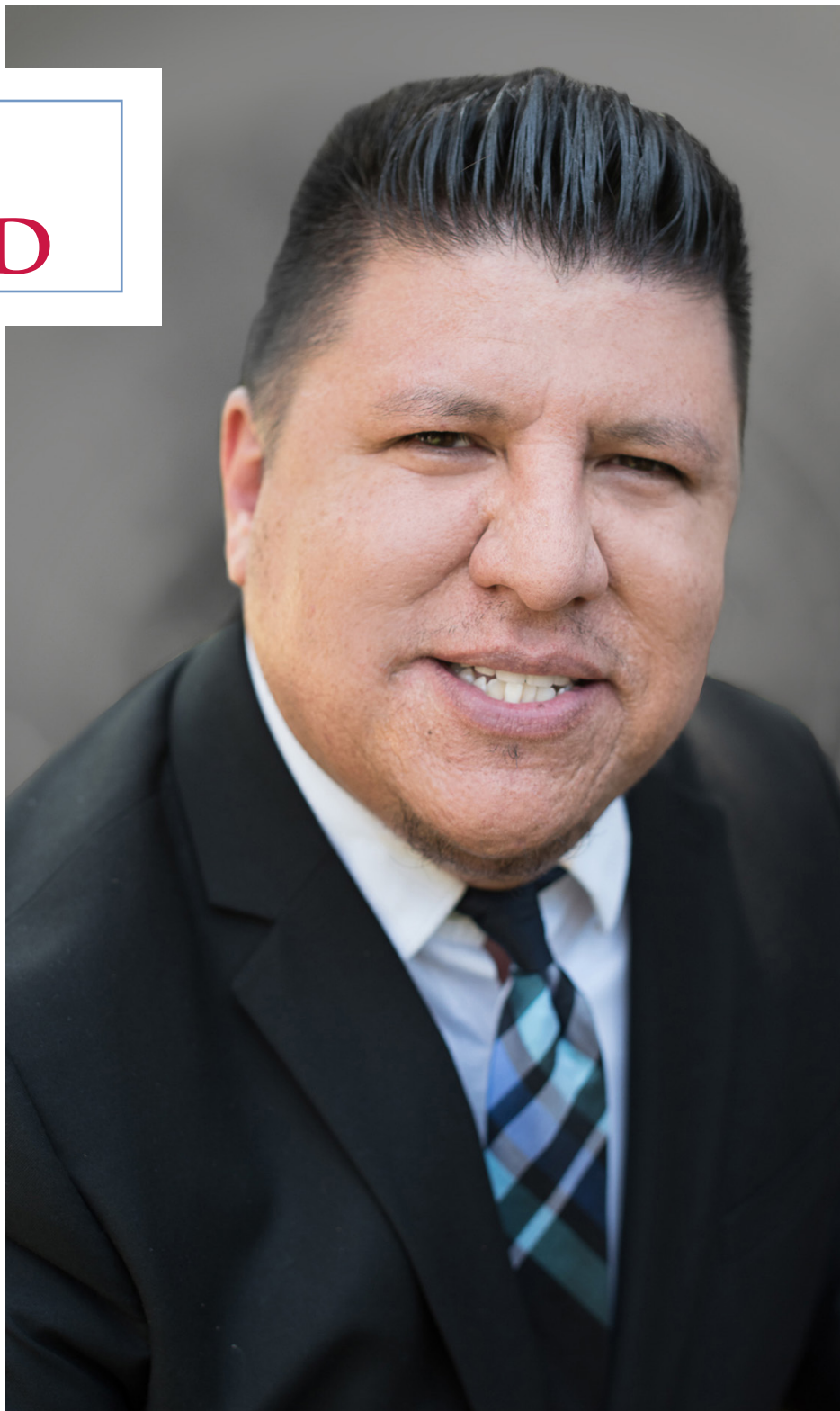
Written by Haley Freeman

**A** top-producing Loan Consultant with nearly two decades of experience in the real estate and mortgage industries, David Halford joined Kinecta Federal Credit Union in 2017, where he is meeting the expectations of a new generation of homebuyers with service that is personal and tailored to their individual needs.

David says, "As far as the future of banking in general, I think a lot of people are turning away from big banks. People generally come to a credit union with a higher expectation of customer service, and we're able to deliver both products and services that rise to that standard. We are one-on-one with our customers, and when people come into the credit union, we actually know their names. It's more of a community banking concept, where people can go to one local institution and get all of their financial needs met in one place. A lot of people don't realize how many services we provide. In addition to meeting mortgage and community banking needs at a lower cost than the competition, Kinecta is one of the largest auto lenders in California. We also offer investing and insurance services."

David is a SoCal native whose journey began in Brea. "Growing up in Brea was a great experience. It is a safe community with a great school district.

My mother and father were foster parents, and they fostered over 30 children during a 10-year time span. I was fortunate to be adopted along with my sister at an early age."



## MEETING A HIGHER EXPECTATION OF CLIENT SERVICE

When he was 17, David began his industry career working with a local real estate appraiser. He went on to obtain his mortgage license and developed a lending niche in programs designed for California State employees. "One of my greatest influences and mentors has been Cindy Wingo, who is now on the board of directors of the California Association of Mortgage Professionals. As an account executive, she is one of the most knowledgeable and friendly professionals in the business. She helped me really learn and understand Fannie Mae, Freddie and FHA guidelines early on in my career so I can be a true mortgage professional that can be trusted."

In addition to Kinecta's elevated service culture, David is also happy to deliver competitive rates on a strong product set with sensible underwriting. "We take a common sense approach to underwriting with the best interests of our members in mind. Since we are a not for profit credit union, the way we make business decisions is a big contrast to a regular bank. In this market where home prices are increasing, we are set up to properly evaluate income and assets for jumbo borrowers and help them get approved. We also have a 5 percent down program up to \$850,000, and programs with reduced mortgage insurance premiums."

Real estate partners and homebuyers also appreciate Kinecta's efficient, local processing and underwriting, and on-time closings. "Before I worked here, I knew that if I was competing against a credit union for a loan, it was going to be hard to win. People go with the lender they feel most comfortable with and trust. We not only offer great products with lower rates and fees, we also build personal relationships with our clients and business partners, and earn their trust."

David continues to live a full life in Brea with his wife and two children. "My son, Isaiah, who just turned 16, has recently found his passion with



playing the guitar and attends Brea Olinda High School. My 10-year-old daughter, Soleil, is a Junior Olympic Latin Ballroom Champion. She started dancing at 6 and discovered her passion. When not working, my wife Marisela and I can be found often traveling between guitar and dance practice at the Fullerton Ballroom in downtown Fullerton."

David also devotes time to giving back to the community. "Throughout my experiences and success, I have had a longing to give back to children. Feeling blessed to be adopted and grateful to my parents, I recently joined Big Brothers Big Sisters of Orange County, where I have recently been accepted as a Big Brother. I look forward to helping a child in any way as I can in 2018 and beyond."

As consumers continue to raise the bar on the service they expect when obtaining a home loan, David is enthusiastic about being able to meet and exceed their expectations. "After over 18 years being in the mortgage industry, the satisfaction of helping the community has only grown stronger. I love what I do and look forward to continuing to help families obtain home loans."

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