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APRIL 2026

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Agent Profile
NICK HARTMAN

Partner Spotlight
NEW LOAN 123

Ryan Knapp &
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Contents

IN THIS ISSUE

- 6 Preferred Partners
- 8 Meet the Team
- 10 Publisher's Note
- 12 Agent Feature: Nick Hartman
- 16 By The Numbers
- 18 Partner Spotlight: New Loan 123
- 22 Cover Story: Ryan Knapp & Kendra Fisher



22 Ryan Knapp & Kendra Fisher

COVER STORY

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Meet The Team



Michele Kader
Owner/Publisher
949-280-3245
michele.kader@n2co.com



Jena Cool
Ad Strategist



Jacki Donaldson
Content Coordinator



Jenny McMasters
Photographer



Yaneck Wasiek
Photographer
WASIO Photography



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At *OC Real Producers*, community is more than just a word. It is the driving force behind everything we do. Through our monthly publication and thoughtfully curated events, we remain committed to elevating the Orange County real estate industry by fostering collaboration, connection, and professional growth. Year after year, we are inspired to see top-producing agents and trusted affiliates build meaningful relationships, create strategic partnerships, and share the insights that move their businesses forward.

We are thrilled to share that we have officially kicked off 2026 with another incredible Toast to the Top, welcoming the newest Top 1000 agents into our community. Held at the beautiful Salt Creek Grille, this signature event celebrated the outstanding achievements of agents who earned their place among the top producers based on their exceptional 2025 production. Nothing is more energizing than a room filled with driven professionals who are committed to excellence, and this year's celebration did not disappoint.

If you joined us, thank you for being part of such a memorable evening. If you could not attend, don't worry. We have an exciting year ahead. Keep an eye on your inbox for upcoming invitations, and be sure to follow along on social media for event highlights and photos.

What makes *OC Real Producers* special are not just

the events or the pages of this publication. It is the people. In a market as competitive and dynamic as ours, having a consistent space to connect, collaborate, and celebrate each other's wins makes all the difference. Unlike many other markets, Orange County offers a thriving *Real Producers* community where relationships truly come first.

As always, my door is open. Whether you have questions about the publication or upcoming events or are looking to connect with one of our outstanding preferred partners, I am here as a resource. Our partners are an integral part of what makes this community so strong, and they are ready to support you and your business in meaningful ways. Here's to continued momentum and a successful 2026.

With gratitude,



Michele Kader

Owner/Publisher

OC Real Producers

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NICK HARTMAN

PACIFIC SOTHEBY'S INTERNATIONAL REALTY

STORY BY CHRISTINA KITCHEN
PHOTOS BY JENNY MCMASTERS PHOTOGRAPHY

**BORN
HERE.
WINNING
HERE.**

For Nick Hartman, real estate has never been just about closing deals. It is about relationships, purpose, and building a life that reflects his values. As Principal of The Nick Hartman Group at Pacific Sotheby's International Realty, Nick has built a strong reputation in South Orange County since starting his career in 2010. In 2025 alone, he reached \$61.2 million in volume across 19 sides, proving the power of consistency and trust.

Before real estate, Nick worked in the action sports industry, traveling and enjoying a lifestyle many people dream about. While his career was exciting, he eventually realized it had limits. "I saw there was a ceiling," he explains. "I was having fun, but it was not a long-term solution for my goals." That realization pushed him to explore a new path that led him into real estate.

Nick's mother, a highly successful real estate agent also influenced him. Growing up, Nick was surrounded by the language and mindset of the business. "Certain terminology was already ingrained in me," he says. Today, working alongside his mother remains one of his greatest advantages. "She is an absolute wealth of knowledge," he states. "I have learned more from her than anyone else in my career."

Nick's love for learning started early. His father, a physicist and engineer, filled their home with thoughtful conversations and technical language. Instead of simplifying things, his parents challenged him to grow. "They never made me feel like something was too big for me," Nick shares. "Everything felt possible."

That foundation continues to shape how he approaches both business and life. One of his favorite quotes, "It's not what happens to you, but how you react to it that matters," reflects his belief in resilience and perspective. Another favorite, "Trust but verify," highlights his commitment to professionalism and detail.



One of the most rewarding parts of Nick's career has been the people he gets to work with. Over the years, he has served doctors, lawyers, entrepreneurs, pilots, professional surfers, and even celebrities. Each client brings a new story and a new experience. "The people are what make this job special," he says.

When he defines success, Nick keeps things in perspective. "Success to me is being healthy and having the ability to do the things I want to do," he notes. "While financial growth matters, it is not everything. Balance, freedom, and quality of life are just as important."

Despite his accomplishments, Nick focuses on what lies ahead. "My greatest achievement is still coming," he says. "If you do not have high expectations for yourself, who will?" That mindset keeps him motivated and driven.

Gratitude runs deep in Nick's story. Born in Laguna Beach and raised in Southwest San Clemente, he has strong ties to the community he now serves. His grandparents lived in Dana Point, his father kept a boat there, and his first jobs included renting jet skis and bussing tables at the Harbor Grill. Those early experiences shaped his work ethic and appreciation for where he came from.

In a full-circle moment, Nick closed his highest sale to date in 2025, a \$12,150,000 listing directly over Baby Beach, where he learned to swim as a kid. "Sometimes it is hard to stop and take it all in," he reflects. "All I can say is how grateful I am."

Through hard work, humility, and a genuine passion for growth, Nick Hartman continues to build a meaningful career while staying true to his roots. His journey is a reminder that real success is not measured only in numbers, but in character, relationships, and community.

**“
THE PEOPLE
ARE WHAT
MAKE THIS
JOB SPECIAL.”**







2025

BY THE NUMBERS

Here's What Orange County Top 1,000 & Top 500 REALTORS® Sold in 2025

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24.1 Billion



TOTAL VOLUME

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TOTAL
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VOLUME

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AVERAGE
TRANSACTIONS

14

TOP 500

17.8 Billion



TOTAL VOLUME

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PARTNER SPOTLIGHT

NATE

SCHWIMMER

NEW LOAN 123

STORY BY
CHRISTINA
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FROM APPLICATION TO CELEBRATION

In Orange County's fast-moving real estate market, where timing and trust can make or break a deal, having the right lending partner is essential. For local agents, one name that stands out is New Loan 123, founded by Southern California native Nathan Schwimmer. Born in Irvine and raised in Irvine and Mission Viejo, Nathan has spent his life in the community he now serves. Together with his wife, Kristyna, and their three children, he continues to build both a family and a business centered on commitment, integrity, and excellence.

Nathan's professional journey into mortgage lending began in 2012 during a pivotal time in the real estate industry. Working at a real estate law firm in the aftermath of the housing crisis exposed him to the complex intersection of legal, financial, and market forces early on. This experience shaped his understanding of how critical strong lending practices are to successful transactions.

Originally planning to join his father at Morgan Stanley as a financial advisor, Nathan chose to carve his path in mortgage lending. Over the years, he worked across multiple organizations and leadership roles, gaining firsthand experience with a wide range of loan products and market cycles. His career progressed to Regional Vice President for Stearns Lending in Orange County, where he further refined his leadership and operational expertise.

When Stearns Lending was acquired and integrated into a larger organization, Nathan faced a turning point. Rather than continuing under a new



corporate structure, he decided to create something of his own, an organization he could build around his vision for independence, responsiveness, and client-focused service. That decision led to the founding of New Loan 123.

From the beginning, New Loan 123 has challenged traditional expectations in mortgage lending. Nathan believed that "a good experience" was no longer enough. In today's competitive marketplace, clients

and partners deserve something exceptional every time. At the heart of the company's culture is communication. Transparency and responsiveness are not optional. They are essential tools for building confidence. And confidence, Nathan believes, creates certainty.

Speed is another cornerstone of New Loan 123's approach. While traditional underwriting can take several days, the team works to deliver decisions in hours and often in minutes.

DON'T LET **PERFECT**
GET IN THE WAY OF **GOOD.**





The company's commitment to advanced use of artificial intelligence (AI) reinforces this approach. By leveraging AI to review documentation and streamline underwriting, New Loan 123 enhances speed and accuracy, allowing loans to move forward quickly without sacrificing precision.

The company's motto, "Speed fixes everything," reflects more than just turnaround time. It represents a philosophy that prioritizes clarity, momentum, and dependability. Agents and clients alike enjoy fewer surprises, faster answers, and greater peace of mind throughout the transaction. Many loans reach clear-to-close status within days and sometimes in as little as one day. While funding timelines still follow standard regulations, partners often gain confidence in a deal almost immediately. This early certainty can be invaluable in competitive bidding situations and time-sensitive negotiations.

The team is also known for excelling in complex scenarios where other lenders may hesitate. Condominiums, HOA-driven transactions, and unique borrower profiles often cause delays or denials in traditional lending environments. Rather than walking away, New Loan 123 focuses on identifying alternative strategies and specialized programs that keep deals moving forward. This problem-solving mindset has helped countless agents close transactions that might otherwise have fallen apart.

For Nathan, however, speed and innovation mean little without genuine care. Trust, service, and accountability remain central to every client interaction. He and his team pride themselves on delivering fast results with reliable and thoughtful guidance throughout the lending process.

Nathan offers simple and practical advice for real estate professionals, especially newer agents. "Don't let perfect get in the way of good," he says. "Too many professionals wait for ideal conditions before taking action. In reality, success comes from starting now and improving along the way. If you can achieve 80 percent of your ideal system today, the remaining 20 percent will come through consistency and experience."

He also emphasizes staying visible and engaged, even during challenging market cycles. Above all, communication remains key. Markets shift, transactions change, and obstacles arise, but proactive, honest communication builds long-term relationships and sustainable success. Outside of work, Nathan embraces the Southern California lifestyle. He and his family live in Mission Viejo with their mini Australian Shepherd, Dolly. In his free time, he enjoys surfing, pickleball, and spending time at the beach. The family also travels to Europe annually to visit relatives and are proud, longtime fans and season ticket holders of the Anaheim Ducks.

Through New Loan 123, Nathan Schwimmer has created more than a mortgage company. He has built a platform that empowers agents, supports families, and elevates the lending experience. With a focus on speed, certainty, and genuine service, New Loan 123 sets a new standard for what partners can expect in Orange County real estate.



CONNECT WITH NATHAN

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COVER STORY

Ryan *Knapp* & Kendra *Fisher*

STORY BY CHRISTINA KITCHEN
PHOTOS BY WASIO FACES





Better Together in OC Real Estate

In a market as dynamic and relationship-driven as Orange County real estate, Ryan Knapp and Kendra Fisher of Torelli Realty have built their reputations on something deeper than transactions. Their shared foundation of local roots, community connection, and client-first guidance has positioned them as trusted advisors for buyers and sellers navigating some of life's biggest decisions.

Together, they represent a blend of strategic insight, marketing expertise, and genuine care for the people they serve.

A Path Built on Experience and Mentorship

For Ryan Knapp, real estate was a natural evolution of his background. Before stepping into sales, he spent years working in the mortgage industry, gaining firsthand knowledge of lending, deal structure, and financial strategy. That perspective gave him a unique ability to guide clients beyond price alone, helping them evaluate long-term financial outcomes with clarity and confidence.

Before his career in finance, Ryan pursued professional golf, an experience that shaped his discipline, resilience, and ability to perform under pressure. Those traits still influence his business today, where patience, preparation, and mental focus often determine success.

A pivotal turning point came when Ryan transitioned from lending into residential real estate under the mentorship of Valerie Torelli. The move required stepping away

from stability and embracing uncertainty, but it led him to become Owner and Principal of Torelli Realty.

Community at the Heart of the Business

For Kendra Fisher, the journey into real estate feels almost inevitable in hindsight. From leading community events during her time with Lululemon to developing marketing and sales skills in digital advertising, every role she held centered on connection and relationship-building.

Born and raised in Costa Mesa, with family roots in the city dating back to the 1950s, Kendra's connection to the area runs deep. She understands the neighborhoods, schools, and subtle characteristics that make each pocket of Orange County unique—insight that allows her to guide clients with authenticity and care.

Her business model reflects that same community focus. From holiday light contests and Valentine Grams to free yoga events and volunteer initiatives, Kendra creates opportunities for neighbors to connect beyond real estate. The goal is simple: strengthen community first, and the business naturally follows.

Complementary Strengths, Shared Values

Together, Ryan and Kendra leverage complementary strengths to elevate their service. Ryan's consultative approach and financial background provide strategic depth, while Kendra's marketing expertise and community engagement drive visibility and connection.

Both agents emphasize education over pressure and relationships over volume. Ryan describes his role as an advisor and resource rather than a salesperson, a philosophy that mirrors Kendra's people-first mindset and belief that every transaction is a meaningful life moment for clients. This alignment has helped them cultivate a business grounded in trust, design-forward marketing, and long-term client relationships rather than one-time transactions.

Personal Stories That Shape Professional Purpose

Outside of real estate, both Ryan and Kendra's personal experiences continue to shape the way they serve others. Ryan, a longtime Mesa Verde resident, credits his upbringing and family life—including time with his wife and two young boys—for keeping him grounded and reminding him of the true meaning of home.

For Kendra, a defining moment came with the loss of her mother in 2023. That experience deepened her empathy and reinforced the importance of presence, compassion, and understanding in every interaction—qualities clients often feel throughout the buying and selling process.

Both agents believe that success extends beyond business metrics, and they measure it in relationships, impact, and the trust clients place in them during pivotal life transitions.

Looking Ahead

As Torelli Realty continues to grow, Ryan and Kendra

focus on expanding their reach while preserving the relational culture that defines their work. Ryan is committed to building a meaningful and sustainable business that supports his family and strengthens community ties. At the same time, Kendra envisions growing a team and amplifying the positive impact she

already feels in the lives of clients and neighbors.

At the core of their shared vision is a simple belief: Real estate is not just about property. It is about people, stories, and the spaces where life unfolds. For Ryan Knapp and Kendra Fisher, that perspective is not a tagline. It is the foundation of everything they do.



A man and a woman are standing behind a white kitchen island. The man, on the left, is wearing glasses and a dark sweater. The woman, on the right, is wearing a dark blazer over a light shirt. They are both smiling. In the foreground, on the white countertop, is a black tray with two blue and white ceramic cups and a small white napkin. The background shows a modern kitchen with white cabinets, a white subway tile backsplash, and a stainless steel oven. Large windows in the background look out onto a green landscape.

*“At the core of their shared vision
is a simple belief: Real estate is
not just about property.*”

**It is about people,
stories, and the spaces
where life unfolds.”**

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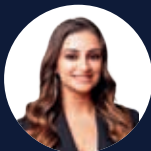
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- Brings relentless positive energy and championship-level service
- Prays over their life, business, and transactions
- Shows up daily with discipline, consistency, and a servant's heart



Andrew Walsh
VP of Sales & Marketing
949.300.9101 • awalsh@wfgtitle.com
wfgtitle.com/Andrew-Walsh/

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