



The first thing that becomes evident when speaking with Chalamaine Armstrong, Mortgage Originator and Branch Manager at Gold Financial Services in Dallas, is how much she loves people. Her excitement when talking about how rewarding it is to help others is practically contagious. Indeed, to hear Chalamaine tell it, she's felt this passion for helping others since her very first days in the mortgage industry more than 20 years ago.

"I started in the mailroom of a mortgage company in 1994, almost by accident," she recalls. "But I kept hearing stories about people getting into their homes, and I connected with that. I felt even then, that I was doing something to help people," she says. Chalamaine realized that this was her calling, and knew that she would continue on the path of helping others to accomplish their goals and dreams. She set out to work her way up from the ground floor.

Over the years, she did just that, accumulating invaluable experience along the way through every stage of mortgage lending. From underwriting for financial giants including Bank of America, to processing, to serving as Operations Manager, Chalamaine says that her vast experience in all aspects of real estate financing is one reason that her business is overwhelmingly based upon referrals from past clients and partners in affiliated industries.

However, there are many reasons why so many people come to Chalamaine for help with securing a home loan. Certainly, one reason she's built such a thriving business is due to her willingness and dedication to working with buyers who have challenges to overcome, or who might not believe they can achieve the American Dream of homeownership.

"I have a bit of a niche in helping median and lower income individuals to secure loans," she says. "I may have to work twice as hard, but being able to help those who otherwise wouldn't have help is so rewarding," she adds.

To that end, she specializes in helping with down payment assistance programs, and says that almost nothing warms her heart more than experiences such as "helping a single mom provide a stable home for her family."

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Chalamaine's dedication to helping those who need extra time, assistance, guidance, and a friend with integrity, has certainly paid off. "It's a lot of work to prepare these families for homeownership. But I believe that we are here to do things that are not necessarily for our own understanding. Our higher power has a plan. I believe that I'm here to help people to get to the next season in their life — of homeownership. I also know that the key to doing that is through education."

Chalamaine is very involved in her community, hosting first-time home buyer seminars, working with the Women's Council, and providing training seminars to referral partners frequently. Her efforts have not been in vain, as she continues to secure a position as a top producer in her company's president's club year after year.

Yet, she is humble and quick to point out that she doesn't deserve all the credit for her success. "I have an incredible core team, all of whom have been with me for more than five years. I don't take that for granted, and I take the responsibility of helping their families — in addition to our clients — very seriously. I need to make sure my team is succeeding, so they are able to care for their families, too," she says.

With all that Chalamaine does to help others, it's no surprise that she chuckles when asked how she likes to spend her free time. As a top producing originator, wife and mother to seven, she says, "I have yet to find free time, but I am trying to get to boot camp a few times a week." The rest of her time away from the office is spent with her husband and family.

"Family is the most important. That's why I love helping others with loans so much. I get to be a part of helping them to create legacies for their families."

*Chalamaine Armstrong*

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