

featuredagent

magazine



*Christin
Luckman*



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As one of the nation's Top Mortgage Originators, Christin Luckman, Senior Vice President of Mortgage Lending at Guaranteed Rate in Chicago, is truly the industry's gold-standard. With nearly 15 years of experience and hundreds of millions in residential loans closed, Christin has earned a well-deserved reputation as one of the nation's most respected mortgage advisors. She credits her success to hard work, integrity, a bit of fearlessness, and most of all a dedication to helping others — whether they are borrowers, newcomers to her thriving team, or those in need.

After earning her degree in Finance from the University of Illinois, Christin initially planned on a career in commercial lending, but recalls that the personal aspect of working with homebuyers and homeowners appealed to her immediately. "I met a loan officer who was in residential lending. I saw that it was much more relationship focused than commercial

lending — which was more analysis based," says Christin. "I loved that residential financing would allow me to use my financial skills, but would still offer me the opportunity to build relationships, and be creative with marketing." Moreover, she says that like most college graduates, she needed to become self-sufficient very quickly, and wasn't afraid of long hours or hard work.

With that, Christin began blazing her own trail, explaining that the risk she took in accepting a job without a salary only made her work that much harder. "I enjoy a challenge, and I'm not afraid to take chances," she says. Plus, she adds candidly, "I had bills to pay, so being uncomfortable was good for me. I had to make it work."

In addition to her financial acumen, it didn't hurt that Christin had always been approachable and friendly, and had grown up believing that helping



others wasn't optional; it was a way of life. "I love learning about people. I take a genuine interest in others. I like knowing who they are, what they like to do, and what their goals are," she says. "I don't ever worry about trying to make a sale; I get to know people and then work on deepening the relationship. Then I try to help them."


For Christin, building a relationship of trust with others begins with being honest, straightforward, and totally transparent. Though she's been one of the nation's Top 200 Mortgage Originators for years, oversees a team of more than 10, and mentors and guides up-and-coming originators, Christin says that she continues to learn something new each day. Moreover, she loves educating both her team and her clients, and as such, encourages questions along the way.

"There are no stupid questions in mortgage lending,"

she says. "This is a huge investment, and questions should be asked. If we don't happen to know the answer to a question, we are committed to finding it immediately," she says. "We are honest with our customers, because our primary objective is to provide exceptional service, with integrity. Our whole goal is to do right by our clients."

Not surprisingly, with integrity as her driving principle, Christin's business to this day, is 100% by referral, from REALTORS,[®] affiliated partners, or past clients. "In life, we can decide to be givers or takers. I think that if we give freely, without any expectation, we will wind up with more than we will ever need."

To that end, though she is a hands-on originator, Christin also makes sure to carve out time to mentor newcomers to the mortgage industry. "After 14 years, I don't want more for myself," Christin says. "I love being able to take all I've learned, and share



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it with others. My team continues to expand, and we have people at all different levels. I love watching them grow and succeed. It is very rewarding to empower others to succeed in their own careers.”

Likewise, Christin says that giving back to others in need in her community, or even those she’ll never meet is simply a way of life. “I was taught when I was young that if I was lucky enough to be healthy, and successful that it was my responsibility to give back to others who aren’t as fortunate,” she explains.

To say that Christin fulfills this responsibility is an understatement. She currently serves on the Gateway for Cancer Research Associates Board, where she is active in fundraising and obtaining

sponsorships to raise money for clinical trials for cancer patients. Christin is also an unabashed animal lover, and lends time and support to PAWS, which is dedicated to saving the lives of homeless pets. Likewise, she’s an avid supporter of Chicago Gateway Green, a nonprofit dedicated to greening and beautifying Chicago’s expressway, gateways and neighborhoods.

With a flourishing team, countless clients consistently sending her referrals, and industry-wide respect, Christin says that her future plans include growing her team and keeping the positive momentum moving on a daily basis. “I’m having fun. There is a social aspect to this business, which I enjoy, and above all, I’m helping people.”

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