



After graduating from the University of Missouri in 2000, Sean Zalmanoff was looking for a career that would speak to his skill set and inspire a daily passion. He interviewed for various jobs, but it wasn't until he discovered the world of mortgage financing that he knew he had found the right career path. Sean got his start at an office in St. Louis, learning the ins and outs of the industry he would come to dominate. Soon after, he began his own company, which ultimately

merged with USA Mortgage, and today, Sean and USA Mortgage celebrate eight prosperous years of partnership. He now serves as the regional manager of two branches and oversees loan officers across the country, bringing his clients personalized and superlative service.

Sean heads the Sean Z Team, primarily serving the St. Louis area, but licensed in and serving 22 states overall. His local team is a group of tight-knit, highly productive professionals, directly lending Fannie Mae, Freddie Mac, and Ginnie Mae products without the traditional overlays put in place by other lenders. This ultimately allows his team to move individuals into homes who would otherwise be unable, or at the very least daunted by the prospect.

Sean's practice as a mortgage lender is characterized by a demonstrated dedication to his clients' successes, and this has contributed to his overall industry growth. "No matter the loan amount, we're dedicated to serving our clients in whatever they need," he recounts. This allows the team to operate largely on referrals, as referral partners trust they will move mountains in order to make a deal possible and to close it on time. Sean creates an office atmosphere that allows loan officers to stay in their lane and do what they do best, rather than being bogged down with busy work or chasing files. The team maximizes their productivity by always remaining focused on their ultimate goal: making homeownership a reality for the borrowers they serve.

Altogether, what excites Sean most about his work is his ability to help people amidst the investment of a lifetime.

In his leadership role, Sean uses his years of earned insight to guide loan officers ascending the ranks of his company, creating a harmonious balance in the lives of those on his team. Experience has shown Sean that a work-life balance is often a daunting task as a loan officer, so he aids his team members by instilling efficiency at every level. Creating a systemized workflow and fine-tuning processes not only helps loan officers produce a higher volume, but keeps stresses and organizational dilemmas at a minimum. "Life gets better when you get better," Sean explains. This straightforward philosophy recognizes the ability to control or change the outcome of your daily work. Sean believes that being proactive and making a concerted effort to grow as a person and professional will assuredly spur business to follow suit.

Outside of the office, Sean gives back to his community through involvement with charities and organizations dedicated to helping vulnerable members of society with their housing needs. First and foremost, Sean sponsors Beyond Housing, an organization that counsels people on home ownership and provides grants and down payment assistance to those who would otherwise be unable to get into a home. He also values Beyond Housing's emphasis on continuing education for those they serve, creating a financial foundation that can translate to long-term fiscal health. Additionally, Sean donates his time to helping build houses through Habitat for Humanity. In his coveted free hours, Sean enjoys spending time with his children — camping, fishing, and participating in other activities that allow for quality family time in the great outdoors.

With an eye on the future, Sean plans to increase his company's production volume. He also plans to incorporate emerging technologies in the service of efficiency, with a goal of surpassing last year's numbers by a sizable degree — last year alone, his branches closed over \$100 million. However, his ultimate goal is to craft a fun and supportive work culture, where individuals can grow into their best selves, do good work for their clients, and make a good living while they're at it. Fueled by a determination to helping others, and an overall professional ethos of tried-and-true reliability, the future is bound to be busy and bright for Sean Zalmanoff and his team at USA Mortgage.

Sean Zalmanoff

USA Mortgage | St. Louis, MO

314.361.9979 | seanz@usa-mortgage.com | www.seanzmortgage.com