



Jon Lamkin

Long before launching his storied career in the mortgage industry, Jon Lamkin spent more than a decade sharpening his skill set in the telecommunications field. Once he decided to pursue new horizons, he set his sights on the world of lending. After learning more about the skills required, Jon knew a transition to lending would make for an ideal fit. He relished the opportunity for an activity-based role, where his entrepreneurial spirit and problem-solving ability would allow him to shine as he served others. Today, he has carved out a masterful

career and now serves as Senior Vice President of Mortgage Lending at Guaranteed Rate's Parsippany, New Jersey office. There, Jon has built a commanding reputation on the tenets of integrity, straight-shooting communication, and proven follow-through.

Jon's company is licensed in all 50 states, but he primarily serves New Jersey, New York, and Connecticut — with occasional business endeavors in Florida and other popular second-home destinations. He leads an accomplished team that includes



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a production manager, sales assistant, closing coordinator, operations assistant, and two processors to manage clients' files as they move swiftly through the pipeline. Together, Jon's team is a welloiled machine, with each professional given a clearly delineated role and set of tasks. This makes for an efficient and communicative approval process that clients rely upon for its dependability and speed. In fact, Jon and his team closed a record \$103 million in loan volume in 2016 alone. "I have an incredible support team behind me," Jon says. "If we have to close a loan in ten days, we can do it. Our infrastructure is so robust that I can take an application on a Monday, get a commitment on a

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Wednesday, and get the documents closed the following Friday." Likewise, Jon cites honesty and accessibility as leading drivers of his success. "Ethics and integrity are the most important things in my world," he explains. "I always tell the truth and am upfront with my clients, even if it means losing a deal. That way, when I take an application or issue a pre-approval letter, the deal is going to go through without a doubt."

Jon focuses on pairing the right product with borrowers, from \$100,00 FHA loans to \$3 million construction loans. One particular loan product of note is the construction to permanent loan program that allows homebuyers with significant renovations ahead to borrow with a one-time close — a rare loan option in today's market. Regardless of the size of the transaction, Jon's abiding focus is on transparency and building professional relationships that last. With almost the entirety of his business based on referrals and repeat clientele, Jon's delivery is tried-and-true. "What I really love about this business is that if you work hard, you have unlimited potential," he says. "I'm always striving to reach new heights."

Spearheading loans on behalf of real estate agents, CPAs, and attorneys, Jon's lengthy industry tenure equips him with a veteran's expert insight. He uses this knowledge to act as wise counsel and a capable steward for his clients. "Our company has invested so much to make our jobs as transparent as possible, so a client can fill out our digital mortgage application and upload their data and it only takes about half an hour to issue a pre-approval letter." In today's

fast-moving market, Jon and his team's ability to act with efficiency and precision is exactly the edge that real estate agents need to successfully close a deal. For his part, Jon recognizes the value of the "Givers Gain" philosophy and goes out of his way to cultivate strong, beneficial relationships with his referral partners, so that all parties can grow their business and serve their clients well.

To give back to his community, Jon participates in a variety of civic and charitable causes. In addition to giving annually to the Ronald McDonald Foundation, he also contributes a portion of every deal closed to the non-profit Guaranteed Rate Foundation, a company program that supports employees and their loved ones during times of need. In his free hours, Jon enjoys spending quality time with his family. As parents to three daughters, he and his wife make it a point to get away as a family each winter, then take a trip together as a couple during the summer. Jon also enjoys playing golf and taking the occasional trip to the shore.

As for the future, Jon has plans to continue his personal productivity, building on the relationships well-cultivated over the course of his 16-year career. Likewise, his overarching goal is to generate \$1 billion in a year, for the New Jersey office of his company — an ambitious feat. All in all, Jon has built a fruitful enterprise, staffed it with talented professionals, and has left a positive mark on the lending landscape of the Garden State. With an eye toward the future and abiding dedication in place, the best is still to come for Jon Lamkin and his team.

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