

featuredagent

magazine

*Susie
Carlton*





Susie Carlton

Susie Carlton began her tenure in the mortgage industry 25 storied years ago. Back then, Susie was working in sales when her cousin, a loan officer, reached out to her about opportunities in residential lending. Inspired by a challenge, she applied her talent and work ethic to complete the training process and went on to amass years of first-hand experience, before transitioning to a direct lending company where she continued to build her repertoire. In 2008, Susie and two former colleagues made the calculated decision to open up their own branch of Element Funding, seeking a new venue through

which to serve the area's growing homeownership needs. More than two decades since the start of her career, Susie has carved out a sterling reputation as a creative problem-solver and a seasoned financial steward who places her clients' needs above all.

Today, Susie serves the Orlando, Florida market — particularly southwest Orlando, where she began building her experience and network of clientele at the very start of her career. At her branch of Element Funding, Susie co-heads an office staffed with a capable roster of mortgage professionals. "I have an

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amazing team, including one wonderful assistant, Mona Soulon, who’s been with me for over 15 years,” she says. “Our goal is always to close on time. Besides my direct reporting team, we have an incredible processor and closer. Everyone on our team has a can-do attitude. Our reputation, attention to detail, and level of communication is very important to us.” What’s more, Susie’s business is driven by a high rate of repeat and referral clientele, as well as strong REALTOR® relationships — the truest testament of her high caliber service and ability to deliver hard results. “There are always challenges along the way,” she explains. “We constantly have to be creative and figure out the best way to make a situation work. It’s our job to think outside the box and get it done.”

As for her loan offerings, Susie’s products run the gamut — from traditional loans such as FHA, VA, Jumbo and conventional options that are processed and handled in-house, to broker options, when more creativity is needed. Whatever a borrower’s needs may be, Susie’s adept insight inspires confidence in those she serves. Her commitment to steadfast communication and her first-hand knowledge of the area’s market ensures clients are advised capably and clearly, which serves to demystify what is often a complex process. All in all, Susie’s ethos is built on integrity, a principle she’s rooted in both professionally and personally. “I’m a Christian and I believe in treating people right, being honest and ethical. I’ve always been that way,” she says. “If I

ever make a mistake, I have no problem being honest and upfront about it. I stand by what I do and always take responsibility for my role in the process.”

To keep in touch with her sizable network of clientele, Susie stays connected in various ways. She and her branch host frequent client events such as their annual client movie night, and Halloween pumpkin patch. Not only do these events allow Susie and her team to stay top-of-mind with those they’ve served in the past, but it also creates a natural opportunity to build and fortify professional relationships over time — a highlight of Susie’s work. In fact, relationships with her clients are what she enjoys most about her role in the homeownership process. “If I can, I try to attend all my closings. It’s something I really love to do,” she reflects. “Nothing is more wonderful than seeing your clients at the closing table and seeing how happy they are with the service you provided.”

To contribute to her professional and local landscape, Susie is active in Shepherd’s Hope, a charitable organization based in Orlando that serves the area’s uninsured and underinsured with free clinics and health care services. She has twice co-chaired the organization’s Gala, a high-profile event that draws over 600 guests and community leaders each year. She is also active in Florida Executive Women and was the President of the organization in 2013. In her coveted free hours, Susie most enjoys heading off to the beach with her husband, Steve, and their dog,



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traveling to new places, and staying active.

Considering the future of her business, Susie and her team plan to continue growing their business through strategic marketing and networking. “We’ve recently hired another assistant, Nikki Waters, that we’re mentoring, as she is interested in learning our business, and one day being a Loan Officer,” says Susie. “We just hired a new office manager and are always looking for additional loan officers that fit our culture.” Now, the same authentic spirit and work ethic that launched her early days in the business continue to drive Susie forward. With 25 years of incisive work behind her, the best is assuredly still to come for Susie Carlton and her team at Element Funding.

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