



Chris Schoenthal, Mortgage Loan Originator with Homebridge Financial Services decided to enter the mortgage industry in Georgia at the same time most others were leaving. But the risk was worth the reward, and in fact, Chris says that his success today — as one of the nation's top 1% of loan officers, facilitating more than \$56 million in financing in 2018 — is because he entered the industry during such a challenging time.

Indeed, Chris missed the big boom in the real estate markets, and instead began

originating in Georgia as markets were beginning to crash in 2006. A recent transplant from Tennessee, where he'd earned his degree in finance, Chris didn't know many people when he chose to work in mortgage lending. "I never had time to sit around and wait for loans to come to me. I knocked on doors, I went after For Sale by Owners, I did \$60K short sales and \$50K foreclosures, and I helped REALTORS® print flyers," Chris explains. "Whatever builders, buyers, or REALTORS® needed, I did. I wasn't above helping in any way, and I was there for them. It was a little bit of addition by subtraction because there were so many lenders leaving the business."

His willingness to do whatever he could to help others, along with his reliability and relentless work ethic, laid the foundation for incredible partnerships. "I was there through the tough times. I helped close the hard deals for builders," Chris says. Thus, when the markets improved, his business surged. But even as his star rose, Chris refused to change who he is, or how he works.

"I'm not a prototypical sales guy. I haven't forgotten my roots, I don't drive a fancy car. I show up at my

appointments in my truck," he explains. "I'm kind of a blue-collar loan officer. My dad was in middle management and taught me to be detail oriented and to work hard, and I do."

"I answer my phone, stand by my clients and my partners' sides, and I do my pipeline calls every day. I know the status of every file because I'm truly dedicated to the success of my partners," Chris says. "Some people are blessed with the ability to dance, sing, or draw. God gave me a good memory," he quips. This attention to detail also means that when his partners call with questions, Chris is ready with the answer.

Chris has a partner and a team of assistants and processors supporting their team, which is necessary given the volume of loans he closes each year, while simultaneously managing two Homebridge branches. But he wouldn't have it any other way, as he loves watching younger loan officers learn the ropes and grow their own businesses. "I love training, and I love seeing others succeed," he says.

Chris's dedication to helping others expands beyond his builder and REALTOR® partners, colleagues, and those he mentors. As father to three young boys, he's committed to helping others — including those he has never met — as a way of life.

"My brother battled cancer repeatedly, and ultimately passed away," Chris says. "We decided to help other folks and honor his legacy through forming a 501(c)(3)." The Scott Schoenthal Circle of Love reflects Chris's love for his late brother, along with his love for helping others with housing. "We help those with cancer to pay their rent, their mortgage, their homeowners' insurance — whatever they need — throughout the year. In December 2018, we were able to pay the rent or the mortgage of 16 individuals battling cancer. It is my family's passion, and a true honor to be able to help."

As he looks towards the future, Chris intends to stay the course by continuing to serve his partners and clients as a preferred lender, with care and dedication.

Chris Schoenthal

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