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LENDING



CHAMPIONS



SALUTING CHICAGOLAND'S TOP LENDERS

2006 Lending Champion



By Dan Rafter, *Managing Editor*

The mortgage-lending business is a tough one.

Mortgage loan officers must be competitive: There is always another lender just waiting to snatch away business. They must be educators: First-time buyers — even, in some cases, second- and third-time ones — need to feel comfortable with mortgage terms and how the process works.

They are financial counselors, too, steering clients toward products that can help them accumulate wealth. Not every mortgage product works for every borrower.

Loan officers must be advocates for their industry. Outside forces frequently attack the mortgage industry. Skilled and knowledgeable loan officers serve as the first line of defense.

So, no, building a successful mortgage-lending career is not an easy task. It requires knowledge, marketing savvy, the willingness to work long hours and a winning personality.

But to those loan officers who succeed in this field, the rewards are great.

Don't believe us? Then check out the loan officers we've featured on the following pages. Their peers in the industry sent us their names. They identified these loan officers as some of the best in Chicago and its suburbs.

Want to reach the top of the lending industry? Then read our profiles. You might learn how to scale the heights.



Jim Nuesslein, CRMS

Company: Mortgage Bancorp Services

Age: 43

Years in business: 13

Origination volume for 2006: \$85 million

What led him to this business: "Opportunity. Back in the early 1990s, the mortgage-brokerage business was really taking off. Rates were falling. It seemed like everyone was getting in on the 'gold rush.'"

Secrets of success: "Being associated with the best lenders has been a big part of my success. Having access to the lowest rates and best lenders gives me a significant advantage over the competition."

Greatest rewards: "Being highly regarded by my clients and peers as a source for honest advice, ethical standards and exceptional service is not only the goal, but the reward, as well."

What others are saying: "Jim has outstanding industry knowledge," says one nominator. "He exceeds client expectations on a consistent basis. He has extremely high ethics and is very professional at all times. Most of Jim's customers date back to the early 1990s. He has a strong, loyal client base."

Jim Nuesslein, CRMS Managing Partner Mortgage Bancorp Services

800 E. Northwest Hwy. Ste.100
Palatine, IL 60074

847-776-5354 (direct)

jim@mortgagebancorp.com

www.jimnuesslein.com