

TOP AGENT MAGAZINE



CHARLIE CHRISTENSEN

After 30 years in mortgage lending, Charlie Christensen knows that the key to success is “to provide so much value to clients upfront that there is no reason for them to look any further.” That value is created by making what’s in the best interest of every client his first priority. The Christensen Team at Equitable Mortgage Group (EMG) insists, “We personally invest in our clients’ success and we do what we say we are going to do, when we say we are going to do it.”

One key factor in creating that value is Charlie’s “big picture” approach to service. He considers himself an advisor on each client’s unique financing needs, taking into account both short- and long-term goals. “I take the time to understand clients’ needs not only now but over the course of their lifetime as homeowners and investors.” He asks all the right questions and then provides a clear and detailed explanation of the client’s options, showing them the overall cost of potential loans over time versus simply quoting a rate.

Feedback from new clients consistently references the high level of market insight combined with the personalized analyses that Charlie and his team provide. Clients appreciate their loan experience with EMG because they receive genuine professional care. As one client has said, “We are blown away by your expertise, professionalism, work ethic, responsiveness, clarity and availability. We will cheerfully recommend you to whomever needs real estate help.”

All of EMG’s business is referral based from past clients and REALTORS® and Charlie doesn’t take this lightly. “This means we have to consistently deliver and provide value immediately in the new loan relationship. That is why we are meticulous with the details, we are super high-touch, and we educate clients like they’ve never been educated before.” As a result, new clients quickly recognize the value of the counsel they receive and become repeat customers and enthusiastic referral sources.

Charlie’s unique career path shows he’s not just an expert but an innovator. After studying economics at UC Davis, he joined United Savings Bank and trained in quality control, underwriting, post-closing audits, and compliance. After a year, he became a wholesale loan representative and it was during this time that he saw the opportunity to integrate technology into industry-wide systems and processes that were cumbersome and antiquated. In 1989 he started a software company that developed and sold new technology which

helped automate the mortgage loan process and after six years, they were acquired by Alltel Information Services.

Eager to reengage with the consumer, Charlie then started his own mortgage brokerage which thrived for many years and in 2014 he joined forces with American Pacific Mortgage, one of the top ten mortgage banks in the western United States. Doing business as Equitable Mortgage Group, Charlie quickly rose as a top producer in the organization and finds the business is a creative outlet as he manages his team and implements effective customer service strategies.

Charlie is licensed in California, with a focus on his native Marin County and the greater San Francisco Bay area. “The average home price is over one million dollars,” he notes. “This makes our market unique and we pride ourselves on being expert in servicing such an elite clientele.” His designations have included Certified Mortgage Planning Specialist, Certified Strategic Equity Planner, Certified Home Ownership Accelerator Agent, Strategic Mortgage Planner, Diamond Certified Broker, and Green Business Owner; and he is a member of the California Association of Mortgage Professionals.

Community-wise, EMG donates a percentage of every closed loan to the APM Cares program that helps families in times of need. Charlie also volunteers for local schools and his church. He is an avid golfer, enjoys water sports and regularly attends Warriors and Giants games. Mostly, he loves spending time with his family and friends.



For more information about Charlie and The Christensen Team at Equitable Mortgage Group, call 415-578-9600, email Charlie@emgmortgage.com, or visit www.EMGMortgage.com. Charlie is located at 384 Bel Marin Keys Blvd., Suite 100, Novato, CA 94949