



Certified Mortgage Planners
TheYoungTeam.com

Christopher S. Young

Chris@TheYoungTeam.com

Career Objective:

As Co_wonerl, our goal is to structure a tailored mortgage plan that complements clients' overall financial plan. This is based on their short and long-term goals, and payment, investment and equity objectives. We strive to create Clients for Life by providing our past, present and future clients a world class mortgage planning experience: By Referral Only.

Work Experience:

The Young Team, Inc. **April 2004-Present**
Founder and Co-Owner of Mortgage Brokerage Company
Managing Partner/Mortgage Planner

Nations Home Funding **August 2001-April 2004**
Branch Manager

First Horizon Home Loans (Sunbelt National Mortgage) **August 1998-July 2001**
Southeast Regional Marketing Director

- Trained sales and referral-marketing strategies and systems to 16 branch offices in 8 different states.
- Assisted in increasing Regional mortgage production by 42% within 2 years.
- Rated #1 trainer at Loan Officer University – First Horizon Home Loans – Dallas, TX.
- Originated loans as a Mortgage Consultant - Loan Origination all conforming/non-conforming, FHA, VA, Community Home Buyer, North Carolina Bond Money, Greensboro and High Point City Down Payment Assistance Programs

CTX Mortgage **July 1996-July 1998**
Loan Officer

- Loan Origination of all conforming/non-conforming, FHA, VA, Community Home Buyer, North Carolina Bond Money, Greensboro and High Point City Down Payment Assistance Programs.

Sunbelt National Mortgage **June 1995-June 1996**
Loan Officer

- Loan Origination of all conforming/non-conforming, FHA, VA, Community Home Buyer, North Carolina Bond Money, Greensboro and High Point City Down Payment Assistance Programs.

Paine Webber Mortgage (Columbia National Mortgage) **January 1994-May 1995**
Loan Officer

- Loan Origination of all conforming/non-conforming, FHA, VA, Community Home Buyer, North Carolina Bond Money, Greensboro and High Point City Down Payment Assistance Programs.

North Carolina National Bank NCNB/Nations Bank **September 1990-December 1993**
Account Executive

Chris Young & Karen Zendels • The Young Team, Inc.0
3810 North Elm Street Suite 101 • Greensboro, NC 27455

Phone: 336.282.4996 ext. 202 and 201 • Fax: 336.282.4931 • Email: TheYoungTeam@TheYoungTeam.com

- Loan Origination of all conforming/non-conforming, FHA, VA, Community Home Buyer, North Carolina Bond Money, Greensboro and High Point City Down Payment Assistance Programs.

Education:

**Graduate North Carolina National Bank (NCNB)
Management Associates Program (MAPS)
June 1990-September 1990**

- Gained Comprehensive Knowledge of Mortgage Banking Industry, including origination, processing, underwriting, closing, post closing and secondary marketing

**Virginia Polytechnic Institute & State University (Virginia Tech)
1986-1990**

- Bachelor of Science in Marketing
- Bachelor of Science in Business Management
- Phi Sigma Kappa Treasurer and Virginia Tech Student Body Treasurer- 1989-1991
- US Air Force Cadet-Officer Candidate School 1986-1988
- Graduate of Tyndall Air Force Base- Field, Flight and Jungle Training 1988
- Virginia Tech Corps of Cadets 1986-1988

**Continuing Mortgage Education Accreditation
February 2002**

- Graduate of Duncan University for Certification as Certified Mortgage Planner October 1994-present
- Attended over 10 Main Events Real Estate Seminars facilitated by Joe Stumpf, CEO of *By Referral Only*
- Paul Donahue Presents Fundamentals of Mortgage Origination –June 2003
- Mastery of Mortgage Origination- Paul Donahue Presents-January 2004
- Graduate of Dale Carnegie Training -The Dale Carnegie Course 1998

**Program
Knowledge:**

- Well versed in both lending and brokering aspects for Conventional both conforming and non conforming loan limits
- Government loans-both FHA & VA, Adjustable rate mortgages tied to the treasury bill, cost of funds index as well as the London Interbank Exchange rate, Interest Only Loans, 100% and 103% loans.
- Proficient in several loan officer softwares such as Gallagher, Loan Officer Plus and Contour.
- Mortgage recourses utilized for consultations include Mortgage Coach
- MSNBC’s instant market updates Barry Habib with Mortgage Market Guide
- Member of By Referral Only Group
- Member of Todd Duncan Leadership Group

**Additional
Relative
Experience:**

- President of Greensboro Mortgage Bankers Association for calendar years 1996 & 1997- Increased membership by 28%, donations to charities by 40% and implemented advanced training for members.
- Treasurer of Greensboro Mortgage Bankers Association in 1995
- Member of Greensboro Jaycees 1991-1995
- Government Liaison Committee for City of Greensboro 1990-1991
- Treasurer of Greensboro Young Republicans 1991-1992
- Board of Elections- Registrar 1992-1994

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Personal:

- Certified Scuba Diving
- Green Belt in Goshin Do Karate
- Completed 13,500 ft Tandem sky dive
- Greensboro Elk- 1998-1999
- Subscribe to and read thoroughly: Money, Smart Money, Kiplinger's, Investor's Business Daily, Advisor, Fortune, Business Week

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