



CHRIS FENOGLIO

BY LALAENA GONZALEZ-FIGUEROA

A seasoned and accomplished mortgage professional, Chris Fenoglio approaches his business with an intuitive and innovative mindset. His affable nature and strong communication skills earned Chris a spot as one to watch from the onset of his career, and he continues to shine as a leader and a top producer.

Chris launched his financial career as a personal banker in 2001. Working alongside a mortgage representative, he built a foundation of knowledge that enabled him to identify prospective clients for his colleague. "I garnered nine loans for him," Chris recalls. His diligence earned the attention of their branch manager, and in an unprecedented move Chris was recruited into the mortgage department as a junior mortgage officer.

Nearly a decade later, the tenacity that he displayed as a young professional has become Chris' signature trait. Knowledgeable, proactive and backed by the support of a well-organized team, he works with a range of clients to identify their financial needs and develop packages tailored specifically for them. From REOs and rehabilitation properties, to traditional equity buyers and high-end investors, he has access to well-designed products and the stability of a company with a worldwide reach.

His strong communication skills are a distinguishing factor in Chris' business, says his marketing assistant Karin Bates. "After over thirty years in the mortgage industry, I have had the opportunity to work with many lending professionals," she states. "What sets Chris apart is his accessibility and his proactive approach. His clients know how to reach him, and they're not left waiting for answers. Our team works together to ensure that loans close successfully, and that our customers experience a process that is as stress-free as possible."

Long committed to providing extraordinary service to his clients and referral partners, Chris developed a systematized business model. "We operate like an assembly line," he quips. "Every step of the process is managed with careful attention to detail. We want to avoid last-minute problems that may delay or deter a loan from closing."

When Chris was promoted to manager of the Seal Beach office of MetLife Home Loans, he opted to hire veteran loan officers with at least 20 years' industry experience. These individuals, he reasoned, had maintained successful businesses during cycling market conditions, and were dedicated to their professional endeavors. What Chris discovered, though, was that the best loan officers thought like bankers and weren't always ideal salespeople. "They were analytical, able to structure complicated transactions to meet underwriters' requirements and fit their buyers' needs," he says.

"However, they weren't always comfortable driving around making sales calls."

His solution: to restructure the traditional lending model. Loan officers now remain in their offices, available to answer phones and qualify buyers, work with underwriters and maintain communication with agents and their buyers. They are accessible after hours via cell phones. Chris designated Karin as a relationship manager who drives business to his loan officers. Her focus has made a tremendous impact on the success of the branch. Karin attends and leads real estate events and meetings, and through one-on-one consultations she identifies each agent's unique lending needs, introduces them to new programs that may support their efforts to build new business, and connects them with the member of Chris' team who best meets their professional criteria.

The results have been notable. "Branch performance has grown to twenty million a month in closed loans for Chris and his five loan officers," asserts Karin. "The Seal Beach MetLife Branch ranks in the top five branches in America."

He is demanding of his team and himself, setting the bar high and consistently leading by example. With the support of his team of professionals, Chris is able to continue to meet the needs of his own clientele, which includes consumers as well as real estate professionals. In addition to putting together exceptional loan packages he also collaborates with agents, offering marketing support in the form of "Rate Plug," joint flyers and open-house assistance. "We have built a strong reputation within our region as a team that gets the job done," notes Chris. "Time and again our offers are accepted because agents know that when I pre-approve buyers, they're solid."

Though the team is dedicated to achieving results for their clients, they acknowledge that they do enjoy their work. "It's a tough business, but we manage to have fun," smiles Chris. It's this positivity, perhaps, that has propelled him to success. He personally closed over \$60 million in 2010 and 2011, earning recognition as his company's leading mortgage originator. Under his management, the branch closed 648 loans for \$230 million in 2011. Today Chris continues to thrive in his dual roles as a branch manager and loan officer, and looks forward to another record-setting year.

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