

TOP AGENT MAGAZINE



CHARLES ELLIS

Recent studies have shown that 92 percent of buyers use the Internet during their search for a home. Statistics about the popularity of Internet-based mortgage companies are harder to come by, but if the success of Charles Ellis' business is any indication, finding a lender

online could very well be the next hot trend in real estate.

While his company, Saint Charles Mortgage LLC, has two physical offices (in Texas City, Texas, and St. Charles, Missouri), most clients approach Charles via phone and Internet applications. By leveraging technology and embracing a business model that minimizes overhead expenses – each of his employees works remotely – he's able to offer borrowers lower interest rates and closing costs, not to mention a no-hassle process they appreciate. "Many of them have done their shopping and know what they're looking for," Charles says. "They enjoy my efficiency, even though it's a much different experience because they're not going inside a regular bank and talking to someone. I'm on the phone with leads and customers for 6,000 minutes every month and usually send a couple hundred emails a day. My style is unique, but it works."

Spending eight years in auto sales and financing made mortgages a natural fit for Charles, who had been searching for an opportunity that would allow for a more flexible schedule and more time with family. After making the switch in 2000, he soon discovered his new career allowed him to spend time with loved ones and provide the kind of personal service he had always strived to deliver. He quickly earned a reputation of being honest, knowledgeable and easily accessible – despite not always meeting all of his clients in person. In fact,

availability outside of regular business hours means Charles even answers phone calls as late as 9 p.m. "Being the owner, I handle every file personally," he says. "I'm involved with the processing, the underwriting and the closing so that our borrowers know what's going on with their loan at all times. They appreciate that there are no surprises."

Clients are quick to recognize this tendency to go above and beyond. "Charles was very helpful and knowledgeable," reads one of several five-star reviews on Zillow. "His experience enables him to be straightforward and to the point. As a first-time homebuyer, everything in this process was new to me, and Charles explained everything I did not quite understand and got me answers fast ... I would recommend Charles to all my family and friends who are in the market!"

These rave testimonials – combined with a focus on showing buyers how to use their home to better their family's financial future – have resulted in repeat customers and referrals strong enough for Charles to open his firm's second physical location in Texas. Handling such a big move and balancing the exciting demands of a growing family would be a challenge for any business owner, but the flexibility of Charles' nontraditional approach and the strong team he's assembled means he's ready for anything.

"I wouldn't have it any other way," Charles says. "I develop great relationships with my clients and am able to ease the stresses associated with one of life's most important financial decisions. Making our clients happy is the No. 1 goal and it's a blessing to be a part of that."

For more information about Charles Ellis of Saint Charles Mortgage LLC in Missouri and Texas, please call 636-219-7970 or email cellis@stcharlesmortgage.biz