

TOP AGENT MAGAZINE



TIMOTHY GEORGE

“When others say no, he says yes. He can think outside of the box.” That’s the kind of feedback Loan Originator Timothy George receives from clients on a regular basis. He attributes it to a number of factors, all of which are clearly lined out as the Core Values of The George Team at CNN Mortgage.

These Core Values are summarized as follows: 1) fully understand each client’s needs; 2) create mortgage solutions tailored to those needs and the client’s financial goals; 3) build clients’ confidence in the loan process and earn their trust; 4) apply knowledge, experience and resourcefulness to minimize client effort; 5) utilize technology without alienating clients; 6) keep clients up to date and reduce stress through regular communication; 7) ensure smooth and on-time closings at anticipated costs and terms; 8) provide annual mortgage reviews; 9) measure success by client referrals; 10) be accountable and honest; 11) encourage client feedback to monitor and improve customer service.

Tim describes his approach as very technical but essential to success for both the client and his team. For example, it prevents loan declinations at the eleventh hour. He explains that every team member has a highly defined job responsibility, with three top tasks he or she is to perform on every client file. His are to “make it rain, gather accurate information on leads, and make sure clients are pre-qualified.” They are very business driven in that way, where every new day is predictable and therefore manageable. “We’re not a bunch of chickens with our heads cut off,” he notes.

That mindset is carried out by directly countering what Tim says are the three biggest complaints about the mortgage industry in general: bait and switch, lack of communication, and missed closing dates. He therefore insists that The George Team performs and delivers as promised, communicates with all parties every Tuesday, and strives to have all closing documents to the title company three days before the promised closing date. And if they are wrong on their estimate of fees, they will pay the difference at closing.



The mortgage business is rewarding to Tim, mostly because he develops ongoing client relationships. “It’s a way to get to know them financially and have an impact on their future,” he says. To make sure he continues to have that impact, he keeps himself educated and teaches classes on how to improve one’s financial picture for their long-term benefit.

Tim and The George Team handle all types of loans and service primarily Maricopa County, including Phoenix and surrounding areas. His niche services include bank statement loans, conventional loans, VA, USDA and FHA. “We are very good at thinking outside the box on these tricky loans,” he says, “and doing these responsibly.”

Tim joined CNN Mortgage in 2013 and is in the top 3% among The Core Group of producers for the company nationwide. “I got into the mortgage business not at the greatest time for the industry but have been very successful while other people were struggling,” he notes. He jumped into the business in 2007, after six years in finance with AIG. He worked for various mortgage companies as a Mortgage Consultant before being recruited by CNN Mortgage.

Believing that “there’s enough business for all of us to share,” Tim does volunteer coaching to help other mortgage lenders improve and build on their businesses. Additionally, he serves on the board of his HOA and donates to the Barrow Neurological Institute’s Cleft and Craniofacial Center.

Tim spends all of his free time with his wife and two young daughters, and he enjoys boating and football.

For more information about Timothy George (NMLS #229194) and The George Team at CNN Mortgage (NMLS #148530), call 602-492-6847, email timothyg@cnnmortgage.com, or visit www.TheGeorgeTeam.com. Tim is located at 17505 N. 795h Ave., Suite 303, Glendale, AZ 85308 BK# 0901814, Licensed by the Department of Business Oversight & CA License #4131232 and CA-DBO#229194