

# TOP AGENT

## MAGAZINE



### STEVE TETZNER

Always available, extremely driven and communicative, mortgage loan officer Steve Tetzner has set himself apart in the industry. He first got started years ago, when he thought he would become a stockbroker. He soon discovered after an internship that this wasn't the best career path for him, so began working at a bank, believing his financial knowledge and determination would be perfect for a career in the mortgage business. He was right, and quickly saw success.

After about a year as a mortgage originator, he had the opportunity to partner with his father to open up their own mortgage company. Called Homestar Mortgage, the company is now one of the top ten purchase lenders in the state of Rhode Island. Homestar Mortgage consists of outside originators. They are intent on building referral-based lead generation while maintaining relationships with REALTORS®, financial planners, lawyers and other professionals.

What sets Steve apart in this industry is his knowledge and customer service focus. "I've always had the mentality that I work 7 days a week. So if a client calls me on a Sunday evening or afternoon, I'm available," he explains. People are continually drawn to him due to his high level of service. With 20 years of experience, Steve has closed over \$1 billion in mortgages, and has consistently been ranked as one of the top loan originators in the state. Every year, he maintains a production between \$60-90 million. It's safe to say that Steve knows a lot about this industry, and with that experience comes an ability to get his clients the best deals available. "I always try to find a way to get my clients the best, most competitive loan options," he explains.

When clients work with Steve, they feel he is more of a consultant, able to help them with their unique situations and educate them about the products available. "I am able to structure a client's loan so that it fits their individual objectives or goals," Steve explains. Whether that means lowering the monthly payment or going into a loan with \$0 down, he will tailor a mortgage to match their needs. "I'm able to break that down for them and do a very consultative, soft type of sell," he says. Trustworthy and determined to

get his clients what they want, Steve's clients never leave the transaction unhappy.

"I think it's important to give the best possible service. I treat my customers as I would want to be treated," Steve explains.

While Steve's main focus is on serving his clients, he is also heavily involved in the mortgage community as well as several charities. He has been on the Board of Directors for the Rhode Island Mortgage Bankers Association for 15 years, where he's served as President, Vice President and Chair for the Legislative Committee. Steve is still on the Legislative Committee and is a registered lobbyist. "I'm on the forefront, meeting with legislators, having changes made to legislation; really I'm being a watch dog for our industry from a legislative perspective," he explains. In addition, he supports the Boy Scouts of America being an Eagle himself. This past year, he started his own 501C scholarship program for local high school seniors.

After nearly two decades in the business, Steve is excited to continue growing, and is looking forward to many more years in this industry. It is his genuine passion, and he finds it rewarding in many ways.

"I love that the harder you work, the more successful you can become. It's a very entrepreneurial business. I've always been someone who wanted to be at the top of everything I did and be the best. The mortgage business presents that opportunity."



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