

# TOP AGENT MAGAZINE



TODD GOSDEN

Years ago, as a professional golfer and instructor, Todd Gosden understood the importance of details. Taking into account everything from the direction of a slight breeze, to a bent blade of grass, to a tiny mound of earth, he honed his eye for detail. As VP of Business Development and Senior Loan Specialist at Avenue Mortgage, a division of CIBM Bank headquartered in Naperville,

Illinois and with 15 years in the mortgage industry under his belt, Gosden uses that attention to detail to improve the client experience. “What I’m most proud of is giving each and every one of my clients the best possible loan experience and getting them into the home of their dreams.”

Gosden typically starts his workday at 5:30 a.m. “I think if you are going to create a high octane business of service and creating experiences for people, it takes a big commitment,” he says. He certainly has succeeded in creating a revolutionary way of treating clients. A core “Client One” approach to doing business includes considering every client individually, not just another “file” to be dealt with. One of the practical ways that Gosden and his team at Avenue Mortgage implement their beliefs is by giving luxury treatment to their clients. They offer customized food and beverage options during meetings. “We provide menu choices after every meeting confirmation. If a client wants to enjoy chips and salsa or shrimp cocktail while we discuss their loan options, we make that happen.”

Of course, making the actual loan happen is the primary goal of clients and Gosden. “I don’t believe in wasting their time. If I say I can get their loan approved, I make sure it does,” Gosden says. And, he makes sure that every step of the way is an informed one. “We provide informational videos, professionally produced, that describe next steps. A lot of the stress of borrowing for a home comes from the unknown. We strive as a team to eliminate that unknown factor.”

With a 25 year history in the community, Avenue Mortgage has access to an extensive network of local and national banks to solicit and compare financing options for their clients. Gosden’s team is able to offer the most competitive rates and advantageous loan products to every client. Their efficiencies and attention to detail mean that they meet financing commitment dates and they close loans on time. Every member of the team is committed to these goals.

Above and beyond, they take their relationships with real estate agents to a whole new level. Gosden states that the lender-to-REALTOR® relationship has historically been one-sided but he believes that working with a lender should be more than just having someone do a loan for your clients. I think it makes sense that a partnership should be a two way-street of mutually helping one another grow the others business compliantly. The idea of bridging the REALTOR®-lender relationship is to create a great customer experience; but few people really deliver one that’s special in any way. Creating an exceptional customer experience is critical to our success and the success of the agent.

It’s a struggle for Gosden to think of his work without the context of team. “We communicate as a whole. We create an environment of comfort for the client. From the temperature of the room to the lighting, to the chairs we provide, it’s about building this experience of relaxation.” For Gosden, that includes his team players. He sees the time and commitment that others put in, and understands the importance of creating an office environment that is comfortable. “For everyone we work with, we want them to say, hey, that was such a cool thing we got to be a part of.”

The fun in Gosden’s life isn’t just reserved for clients. “Family is everything to me,” he declares. “My job is to support them and to be a great husband and father to my amazing family.”

When Gosden isn’t dedicating his life to serving homebuyers or supporting his family’s interests, he lends a helping hand to worthy causes in a very literal sense. Todd is on the board of a local Christian school and is involved in a number of fundraisers as well with a focus on educational scholarships for students. His reach is world-wide including having spent time with other volunteers in Kenya painting a much-needed hospital that serves the medical needs of hundreds of African people in remote areas of the country.

Again, it comes down to the details for Todd Gosden. Clients quickly understand that he sees them as individuals, takes the time to learn what they like--takes the time, period. That’s what clients can expect when they work with Todd Gosden.

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