



# INSIDE THE MIND OF A TOP EXECUTIVE—**CRAIG STRENT**

by CASEY CUNNINGHAM

IN THIS TIME OF TUMULTUOUS CHANGE in the mortgage industry when it comes to regulation and technology, among other things, it is important

to stay focused on the opportunities that change can unearth. That is exactly how Craig Strent approaches these uncertain times.

Strent is an award-winning chief executive officer (CEO) of Rockville, Maryland-based Apex Home Loans as well as an award-winning mortgage originator. So how does he manage to accomplish so much? How does all of Strent's success and industry insights benefit his employees and customers?

I had the opportunity to ask him these questions and others for this edition of my Inside the Mind of a Top Executive interview series. (The Inside the Mind of a Top Producer interview series also appears regularly in this space.)

## Opportunities and obstacles

When asked about the changing landscape of the industry, Strent was thrilled to talk about the subject. For the first time, he said, loan officers have the opportunity to control the interaction with the customer. Because of technology, more and more first-time homebuyers start their search online. This is the perfect opportunity to be the first contact with the customer rather than having to wait for referrals.

Unfortunately, along with the opportunities, our changing landscape also includes obstacles—such as the lack of clear answers when it comes to regulation. Even with challenges posed by new regulations, Strent says he stays focused on issues having the most impact on his business—the employee and the customer experiences.



**Craig Strent**

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**Casey Cunningham**

## Recruitment and development

Strent says he utilizes the DiSC® profile when hiring for his leadership team. The DiSC (dominance, influence, steadiness and conscientiousness) profile is a test used for understanding one's behavior, temperament and personality. He also looks for someone with a high energy level and who is honest, dedicated and works well with others.

When it comes to recruiting new loan officers, Strent empathizes with the challenges many other leaders face in recruiting for the mortgage industry.

Although it can be challenging to bring new people into our industry, he says, “We need to do a better job as a whole in the industry to get the word out that this is a great career path.” With the average age of a loan officer rising, Strent says there is a huge opportunity for young people to enter the mortgage business.

Strent and his Apex Home Loans team spend a lot of time and resources making sure their newly onboarded employees are well equipped and constantly growing to keep them happy and successful. Coaches and outside training are available

for his leadership team—especially for people new to leadership, because it is extremely important that “once you get the right people, you have to make sure they have the proper training,” he says.

Regarding sales, Apex Home Loans holds pipeline meetings every week, sales rallies every month, and provides access to presentation software and other certifications to keep its employees learning and growing. Strent says, “We want to take care of our people internally so they will take care of our customers externally.”

## The customer experience

Rare among mortgage companies, Apex Home Loans invests in a full-time chief experience officer who is tasked with delivering the highest-quality employee and customer experience.

Strent says when it comes to “wowing” the customer, you must think about everything. You have to be proactive and constantly make sure you are setting standards and always achieving the highest level of service possible.

The Apex Home Loans chief experience officer in no way removes responsibilities

from the employees. On the contrary, this leader takes what some other mortgage companies have—a great customer experience—and multiplies it because you now have someone who is solely committed to providing an incredible customer experience.

### **His best advice**

I asked Strent, “How do you do it all? You must work all the time!” He responded that he works a normal workweek of 40 to 50 hours per week, and made a point to say, “And I take a lot of vacation!”

So how does he juggle the positions of CEO of Apex Home Loans and top originator while still having quality family and personal time?

Strent says he is a big advocate of time blocking. He also focuses only on the things that only he can do. He delegates all other tasks to “people who can do things just as well as me, or even better in many cases.”

He adds, “I’m just very focused on the things that I can do that will move the needle for the company and to move the needle personally on my origination book.”

Strent offers his best advice to fellow executives and loan officers: “Get really clear on what your ‘hell yeses’ and ‘hell nos’ are,” he says. His meaning is to have one’s priorities clearly in place and always remember them.

He refers to his “Hour of Reflection” sheet produced from a XINNIX program, which poses self-directed questions to ask yourself on a daily basis: “Am I being the best I can be in all areas of my life, professionally and personally?” Strent says his Hour of Reflection sheet is laminated and kept on his desk to review each day and keep his priorities straight.

Strent has proven it is very possible to have it all—personally and professionally. It just takes putting a few disciplines in place and staying true to your priorities to be successful in each aspect of your life.

This column only covers a fraction of our discussion. To hear my entire interview with Craig Strent, go to [www.xinnix.com/mrcenroll](http://www.xinnix.com/mrcenroll) and join our free Member Resource Center.

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