



Brandon Hansen Is Utah's Largest HECM Loan Originator

August 25, 2015

August 25, 2015 - PRESSADVANTAGE -

Brandon Hansen, of Cherry Creek Mortgage Company, has recently been named the largest loan originator of home equity conversion mortgages (HECM) in Utah. HECM is a reverse mortgage offered by the Federal Housing Administration for seniors. With more than \$53 million in total volume, Hansen has the top dollar volume in the state and is ranked tenth for FHA loan origination in the nation.

Hansen recently commented, "I am a registered investment advisor. With all of our clients, we look at the entire financial plan, from an investment advisory approach almost more than a mortgage banker approach."

Reverse mortgages are often offered to senior citizens who may need to plan for retirement. The loan enables the homeowners to receive money for their homes while still living in them. When the homeowner is deceased, the mortgage company resells the home to recoup their investment. It is a process that is beneficial to both the company and the homeowner who is looking for more retirement funding.

Reverse mortgages are a relatively new concept for some loan originators, but Hansen has years of experience. He closed more than \$36 million in the past year alone in reverse mortgage loans.

Hansen is a Senior Advisor, Managing Broker, and Principal Lending Manager with Cherry Creek Mortgage. He is also the host of KDXU 890am "Senior Weekly" which airs on Friday mornings, offering financial advice regarding the mortgage industry.

"I believe that there is a difference between a loan officer and a mortgage planner," Hansen says. He provides education more than loans, although his loan record is quite impressive. He funded more FHA loans in the last three years than all of Washington County's other lenders combined. He is a licensed Investment Advisor Representative, and holds all lines of insurance within Utah state guidelines.

Cherry Creek Mortgage is one of very few United States lenders that have fully delegated HUD authority enabling them to underwrite and close reverse mortgage loans originated in-house. The company funds mortgages for more than 70 banks and credit unions in the United States.

More about Cherry Creek Mortgage can be seen on the company's official Facebook page at <https://www.facebook.com/pages/Cherry-Creek-Mortgage-Company-St-George-Utah/346012998761513?pnref=lhc>.

Those wishing to learn more about Brandon Hansen's achievements with Cherry Creek Mortgage can go to <http://www.scotsmanguide.com/Rankings/Top-Originators-2013/Profiles/Brandon-Hansen--1-Top-Reverse-Volume/> or read his biography on Cherry Creek Mortgage's website, found at <http://www.cherrycreekmortgage.com/bhansen/bio>.

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