

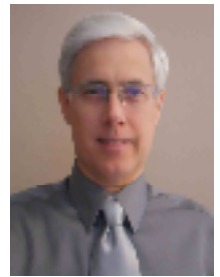
CHARLES B. CHRISTENSEN

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PROFILE:

Over 30 years professional selling experience, including 10 years technical and retail sales and 23 years in real estate, mortgage lending and insurance.

Bachelor of Science Degree from the University of Minnesota in Business Administration/Marketing.

Started and managed several of my own companies, including a real estate corporation managing several agents. Developed my own e-commerce website, have written a book, designed and printed marketing pieces for several businesses, taught classes and led meetings and church services.

Enjoy working with people, computers and technology. Like finding creative solutions to problems, creating new business ideas and developing new marketing strategies. Also skilled at internal business development, creating forms and systems to improve work flow and using software and technology to increase and improve business.

Currently hold Minnesota insurance producer licenses for Property/Casualty and Life/Health. Graduated from Living Word Bible Institute and am a licensed and ordained minister.

Areas of work experience include: sales; business development; mortgage origination, processing and closing; real estate sales and property management; real estate title work; banking; insurance sales and customer service.

Computer experience includes: Microsoft Word, Excel, Outlook, Publisher and Power Point; Quicken, Quick Books and Microsoft Money accounting software; Calyx Point mortgage software; set up wireless networks; PDA's and Smart Phones; and many other software applications.

EXPERIENCE:

ON TRAC FINANCIAL – Property and Casualty Insurance (2005 to Present)

Responsible for quoting home, auto and commercial property insurance through over 17 different insurance companies. Have Property and Casualty license from the State of Minnesota. Added Life and Health insurance license in 2009. Also performed customer service work for company's current clients.

ON TRAC FINANCIAL – Mortgage Originator and Mortgage Dept. Manager (2001- 2009)

Started the On Trac Mortgage Department for On Trac Financial. Worked as both the loan originator and processor of my own files. Loan types included both conventional, non-conforming loans.

MarketLink Realty- Real Estate Broker (April 2009 – December 2010)

Real estate listing and sales agent under MarketLink Realty.

1-2-3 REALTY- Real Estate Broker and Owner (April 2005 – April 2009)

Broker and owner of 1-2-3 Realty, Inc. Actively involved in managing and training of other agents, marketing, accounting using Microsoft Money, and general business management. List and sell residential home and investment properties. Have acted as a property manager on 1-3 unit properties for other investors.

EPIC RESORTS - Vacation Counselor (November 2000 to July 2001)

Sales representative selling time-share / vacation ownership programs. Gave 90 minute interactive sales presentation to individual customers regarding vacation ownership.

MASTERS MORTGAGE OF MINNESOTA - Loan Officer (1999 to September 2001)

Originated mortgage loans on residential properties. Developed and implemented my own marketing program, generated sales leads, worked with borrowers and their Realtors, took loan applications, worked with loan processors and followed files through closing. Conventional, FHA, VA and Sub-Prime loan programs.

FIRST CALL HOUSING AND FINANCE - Owner (1998 to September 2001)

Started my own real estate sales and mortgage lending marketing company. Advertised residential and commercial loan programs and real estate services. Originated loans then placed the application with various lenders.

UFG MORTGAGE - Loan Officer (1997-1998)

Originated mortgage loans on residential properties. Conventional, FHA, and VA loan types.

SAFETRANS - Relocation Company Account Representative (March 1994 - 1996)

Worked with corporate relocation companies, ordering title work, clearing title problems, preparing closing documents, reviewing closing figures, and communicating with title companies, real estate agents, and transferred employees across the United States, Canada, and Guam.

KNIGHT REALTY - Real Estate Agent (March 1993 – April 2005)

Real estate agent. Realtor and Graduate of Realtors Institute (GRI). Experienced in single family home sales and purchases, corporate relocation, investment and commercial property, mortgage loan financing, and selling of discounted mortgages.

KNUTSON MORTGAGE CORPORATION - Mortgage Loan Closer (March 1993 - March 1994)

Started as mortgage loan opener and processor for one month, then promoted to being in charge of the closing department for the Corporate Office. Responsibilities included reviewing files and preparing closing documents for FHA, VA, and Conventional mortgage loan closings in Minnesota and other states. Supervised the closing, shipping, and insuring department, answered questions from title company closers and borrowers, resolved problems and trained new closers.

EDINA REALTY - Real Estate Agent (1990 - March 1993)

Sold over one million dollars in real estate annually. Was the Corporate Relocation Specialist Representative for the office.

PROFESSIONALS REALTY - Office Manager and Real Estate Agent (1987 - 1990)

In addition to being the top producing real estate agent, worked as the office manager for the broker. Conducted sales training seminars and office meetings for the agents, assisted with accounting and closing preparation, and instructed the agents in the use of the Macintosh Computer. Personal owned and managed several rental properties including houses and multi-unit buildings.

TCF MORTGAGE CORPORATION - Mortgage Loan Closer (1986-1987)

Prepared mortgage loan closing documents for FHA, VA, and Conventional mortgage loans.

TWIN CITY FEDERAL SAVINGS AND LOAN (1984-1986)

Started as bank teller then moved up to a savings consultant position assisting customers with all types of checking, savings, and investment programs. Advanced to the Consumer Lending department in the main office. Responsibilities included pulling credit reports, verifying employment and financial data and answering customer inquiries.

J.C. PENNEY COMPANY - Retail Sales Clerk and Assistant Manager (1981-1986)

Part-time sales clerk in toys and sporting goods. Full-time in camera, computer, and telephone department. Promoted to assistant manager supervising five employees. Was consistently the top producing salesperson. Began commission sales work in the shoe department in 1985 and was one of the top producers.

UNIVERSITY OF MINNESOTA TREASURER'S OFFICE - Payroll Clerk (1980-1981)

Worked part-time while in college as office clerk, recording, filing and tracing payroll checks.

TARGET - Retail Sales (1976-1979)

Sales clerk in toys, cameras, and domestics. Also promoted to Price Variance Auditor position. Stocked shelves rang cash registers, set up displays, price ticketed items, performed inventories, and answered customer questions on products.

EDUCATION:

MINNESOTA LIFE AND HEALTH INSURANCE LICENSE (2009)

Studied required classes and passed MN State exam for life and health license.

MINNESOTA PROPERTY AND CASUALTY LICENSE (2007)

Studied required classes and passed MN State exam for P&C license.

MINNESOTA REAL ESTATE BROKER LICENSE (2005)

Studied required classes and passed MN State exam for Real Estate Broker license.

MINNESOTA MORTGAGE LOAN ORIGINATOR LICENSE (2005)

Studied required classes and/or met license requirement for Residential Mortgage Originator.

MINNESOTA REAL ESTATE AGENT LICENSE (1987)

Studied required classes and passed MN State exam for Real Estate Agent license.

UNIVERSITY OF MINNESOTA – Certificate In Real Estate (1987)

Completed course work with high GPA to receive a “Certificate of Real Estate” with Distinction.

UNIVERSITY OF MINNESOTA - Bachelor of Science in Business (1977-1982)

Graduated with a "Bachelor of Science in Business" degree from the School of Management with an emphasis in marketing. Extra courses taken in Modern Business and Small Business Management.

EISENHOWER SENIOR HIGH SCHOOL - (1974-1977) Graduated with Honors.

ADDITIONAL EDUCATION AND ACTIVITIES:

INTERNATIONAL HOUSE OF PRAYER (I.H.O.P) January 2009-April 2009

Three month ministry internship called "Intro To IHOP" in Kansas City Missouri.

CONTINUING EDUCATION (1990-December 2010)

Continuing education every year as required for Real Estate License, Mortgage Origination and Insurance licenses. Recent courses include the 5 hour Mortgage Gap course, Short Sales & Foreclosures, Residential Property Management and the Real Estate Broker's Course.

LICENSED AND ORDAINED MINISTER

Licensed and ordained minister through Sarah Family Ministries. Experienced in writing, teaching, altar ministry, pastoral care, counseling and leading a church service.

COMMERCIAL DRIVERS LICENSE

Have a Commercial Drivers License. Endorsed for driving school buses and motorcycles. Worked 6 months as part-time school bus driver in 2006.

LIVING WORD BIBLE INSTITUTE - Graduated in 1999 from a five-year Biblical Studies Program. Courses included practical application and training in Counseling, Marriage Counseling, Leadership, Church Planting, Sermon Writing and other areas to prepare for Pastoral and Ministry work. After graduation became a licensed minister.

INSTITUTE OF FINANCIAL EDUCATION - Classes in Real Estate Appraising, Residential Mortgage Lending, Consumer Lending, Personal Money Management, Real Estate, Mortgage Loan Processing and Financial Planning.

HENNEPIN TECHNICAL CENTERS - Small Business Accounting classes

NEW LIFE CHRISTIAN CENTER – Licensed and ordained minister from 2004 to 2007. Volunteer Pastor in charge of Altar Ministry. Member of the Board of Elders. Involved in teaching and running the church service.

HARVESTERS CHRISTIAN FELLOWSHIP - Licensed and ordained minister, July 1999 - 2004

TCF THRIFTBUILDERS, TOASTMASTER CLUB - Member and club president from 1986 to 1992. Wrote and delivered speeches, evaluated other speakers, acted as a meeting facilitator. Competed and won in area and division speech contests. Achieved "CTM" level, Competent Toastmaster.