

JOSH EGNOSKI





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It was in 2007 that Josh Egnoski found his true calling in life. He started working for a mortgage company, and within the first four months, he was the top new loan officer for the entire east coast. He made it into the Presidential Awards for that first year, and continued producing at a high volume until the market crash of 2008. "The company closed down then, and was bought by a new bank," Josh says. He transitioned into working as a broker, but eventually felt his talent would be better utilized by leading his own business. So in 2017, Josh opened American Wholesale Mortgage, where he brokers loans and maintains a high level of customer service. "Real people deserve real treatment," he explains. "Clients should not be treated as numbers."

With that mantra serving as the foundation of his business, Josh has built a solid team of like-minded individuals who value their clients. Offering many types of loans, including conventional and non-conforming, Josh's top priority is making the transaction as smooth as possible. He does this by staying honest and advising clients what to do. "I want lifelong clients," he explains. "So I'm always truthful and offer guidance." Clients can call Josh at any time, as he understands that this process can be stressful. "I've talked to people at two in the morning because they were in a different part of the world," he says. "And my team is also accessible, my clients can call their processor on their cell phone, my office manager, or myself." Josh

considers his clients part of his family, and he only wants what is best for them.

After the transaction is over, clients leave glowing reviews about their time together. One recently said, "Josh and his team went above and beyond when it came to my home refinance. He and his team were professional and courteous through every step of the process. After receiving a low ball appraised value from the first appraiser, Josh assured me he would make things right, and immediately went to bat to rectify the issue. He and his team offered their expert opinions and advice on the best options to move things forward. I truly felt as though they had my best interest at heart and were looking to get me the best deal possible. A few weeks later, we were closed and all is said and done. Speedy, professional and reliable pretty much sums up this group. If I had to do it again, it'd surely be with this team."

During Josh's free time, he can be found attending church or supporting several non-profit organizations. "I help out with Heifer International, which is an organization that helps supply food to the hungry around the world." Josh also loves spending time with his family, including his three children. He often travels with them and tries out new cuisines. "We just enjoy seeing the world and experiencing different cultures."

As Josh plans for his future, he hopes to continue growing and helping people achieve the American Dream. "The American Dream isn't just homeownership, but leaving a legacy for your family in real estate," he explains. "I'm grateful for the opportunity to serve people, including Veterans, and I'm grateful to my Lord and Savior Jesus Christ."



