

MoneyLine Lending's Steve Gebhardt:

A Shark with a Heart

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Time is money, money is time.

In today's shaky economy that includes stock market plunges, job loss and major corporations asking for money just to stay afloat, it can leave the average American in a state of financial turmoil. Sleepless nights, nail biting until fingers bleed and wondering where the next paycheck is coming can take its toll on our total well being, general outlook on life and patience suddenly isn't a virtue anymore because we simply don't know who we can trust.

I didn't have much patience the day I went to interview MoneyLine Lending's Vice President Steve Gebhardt in his Camp Hill office. It was my day to carpool and deadlines were looming. The receptionist was very kind as she offered me complimentary beverages and told me it would be just a few minutes. Thirty minutes later I had downed two bottles of water and was on my second magazine. Glancing at my watch, I was becoming more impatient as each second ticked by. And then, I heard him. *"What do you mean my client has to wait? I told them a specific date and I expect that to be honored! I will be right here in my office expecting your call. TODAY."* I couldn't see him, but his voice boomed throughout the office. He was angry. Suddenly, it became clear to me why I was waiting. It wasn't that Mr. Gebhardt was intentionally making me wait; he was simply doing his job. And if that meant my interview took a temporary backseat so his client could rest easier that night knowing his family would be taken care of, that was his priority. I realized that if I were that client, I too, would have wanted to be at the top of that list. Embarrassed at my own impatience, I calmly finished the article and waited. In a world of apprehension, unrest and mistrust, Mr. Gebhardt is one of the good guys you **can** trust.

A few minutes later he came out to greet me, apologizing profusely. "I understand," I replied, and I meant it. We sat down in his office, which was neatly organized, and, judging by the fold-



mean it's a blockade. Far from it. Now is an excellent time to get a mortgage, purchase or refinance your home-interest rates, which are dropping every day. You just have to know what you can really afford. At MoneyLine, we do the numbers and research for you. As much as you may want the \$250,000 home, if it doesn't work with your budget, you're going to purchase the \$185,000 home. And I guarantee you'll sleep better at night under that roof vs. one that is always on the verge of caving in financially."


I asked Steve why someone should choose MoneyLine over other loan companies. "We listen," states Mr. Gebhardt. "I know, everyone says that, but we really listen. We are a well established company devoted to customizing solutions that suit our clients' specific financial needs, budget and lifestyle. We listen to what people want, but also take the time necessary to truly understand their financial situation before we help them find what they need.

What someone wants and what they need can be two different things and we help them understand the difference. Sure, we could do what other companies have done in the past, but that would be doing the client and subsequently the entire market injustice. It's a trickle down theory, as we've come to experience with the current economic climate. At MoneyLine, we are committed to working within our clients' budgets so they can achieve their personal financial goals, whether that's refinancing a home, purchasing a new home, opening a business or consolidating debt. We have direct access to hundreds of different home mortgage programs and serve

ers and paperwork, was obviously bustling with business. There were also photographs of his children, grinning from ear to ear. "So, how can I help you? Fire away," Mr. Gebhardt said as he relaxed a bit, loosened his tie and gave me his undivided attention. I asked him about the economy and what he felt was the reason for such a downward spiral in the real estate market within the past year. "Simple. People who lived beyond their means and corporations and businesses who gave higher loans and mortgages to those same individuals who couldn't afford them. However, let me make this clear. Just because we hit a stumbling block doesn't

as our clients' direct lender for the nation's largest mortgage companies, which save them money and valuable time. I always ask people to check out our 30 second application on our website and see how truly easy it is to begin [www.moneylinemortgages.com]. Plus, as you probably heard earlier while you were waiting, we pride ourselves on personalized service that meets our clients' closing deadlines, guaranteed. It doesn't matter how long it takes to find the bottom line, we'll find it."

I glance at the clock and realize almost an hour has passed. Not once did Mr. Gebhardt glance at his watch, answer an email, phone call or make me feel like an intrusion. I do, however, sense that it's time to wrap things up so I ask him one final question. I know he is leaving for vacation in a week and wants to make sure all his i's are dotted and t's are crossed. "Why are you so passionate about what you do?" I ask. Mr. Gebhardt leans forward in his chair, and his eyes dance with excitement. "I'll tell you why—watching the look on a client's face when they realize that as a result of coming to us, they've just reduced their interest rate on their mortgage from 10% to 5%. That doesn't happen all the time, but we do guarantee results and strive to give our clients the financial freedom they deserve. In short, it's making our clients' financial dreams become realities—that to me is priceless."

Our interview is over as Mr. Gebhardt rises out of his chair to shake my hand. I've decided to dub him "The Shark with a Heart." My theory is further reinforced when I ask him where he's going on vacation. "I'm going to Disneyworld!" he exclaims. 



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