



LEI FINANCIAL

BILL LYONS

At age 28, Bill Lyons is CEO and president of one of the nation's most successful loan-origination firms, San Diego-based LEI Financial. Since starting LEI in 2003, Lyons has built the company from a regional mortgage originator to a national lender with loans of more than \$350 million and more than 150 employees.

A self-described "born entrepreneur," Lyons started his first business in telecommunications at age 18. "I watched long-distance phone rates fall from 42 cents a minute, to 20 cents, to 10 cents, and I got out when it was 3 cents," he recalls. "But that business helped pay for college and gave me the experience of

a lifetime."

Lyons believes that through marketing, product diversity (commercial and Mexico property, real estate and financial services) and full geographic reach, LEI will experience long-term growth.

A mortgage banker hired him to build a sales team in San Diego, and Lyons' team soon rang up loan volume of \$18 million a month. In 2003, Lyons started LEI Financial, which this year is expected to produce \$20 million in revenue and \$1 billion in loan volume. He says LEI is also on an expansion plan that will be operating in most states by year's end.

LEI's growth is driven by the Internet—it's one of the largest Internet lead pur-

chasers in the nation—and a culture of teamwork and enthusiasm. Lyons calls his sales counselors "mortgage coaches" who teach customers how to get the most from their home purchase by taking advantage of "the velocity of money."

"It's about showing the client more than just a product but a real strategy that adds value," says Lyons. "We possess a culture of synergy, teamwork, collaboration and harmony through excitement, enthusiasm, belief and passion to the point of obsession. We teach people how to flow and move their dollar throughout their own economy; how one dollar can be used to do more than 10 jobs, not just one. We teach financial success."