CJ Kerls Named to Mortgage Executive Magazine's Top 1% for 13th Consecutive Year

Scotsman Guide also recognizes Kerls among its 2026 Top Originators for the seventh consecutive year, based on $32.1 million in 2025 production.

SAN FRANCISCO, CA, UNITED STATES, September 17, 2026 /EINPresswire.com/ -- CJ Kerls, Branch Manager and SVP of Mortgage Lending at Rate, has been named to Mortgage Executive Magazine's Top 1% of Mortgage Originators in America for 2026, marking his thirteenth consecutive year on the national ranking.

> “A lot of the people I work with have strong financial profiles but don't fit into a simple underwriting box. My job is to understand the whole picture and find the right way to structure it.”
>
> *CJ Kerls, Branch Manager and SVP of Mortgage Lending at Rate*

Kerls was also recognized on Scotsman Guide's 2026 Top Originators list in the Top Dollar Volume category for the seventh consecutive year. Both rankings are based on 2025 mortgage production.

CJ Kerls works with homebuyers and homeowners throughout the San Francisco Bay Area and Sonoma County, with a particular focus on jumbo financing and borrowers whose income, assets or property type require more detailed underwriting analysis than a traditional mortgage application.

Two National Mortgage Industry Recognitions

Mortgage Executive Magazine's originator rankings trace back to the Top 100 list first published in Mortgage Originator magazine in 1995. The publication later expanded the rankings to recognize the top one percent of mortgage originators nationally.

For the 2026 rankings, minimum eligibility was $25 million in personal 2025 production, excluding production credited to associate or junior originators earning commissions on the same loans.

Scotsman Guide has published verified rankings of residential mortgage originators since 2010. Its 2026 rankings required employer-documented production of at least $25 million in annual volume or 75 closed loans and did not accept team submissions.

Kerls qualified in the Top Dollar Volume category with $32,146,196 in 2025 production across 49 closed loans. Purchases represented 61% of his production, with refinances accounting for 16% and second mortgages 23%.

Purchase transactions often involve contract deadlines, appraisal contingencies and coordinated closing dates, making loan structure, documentation and execution particularly important.

A Focus on Complex-Income Borrowers



CJ Kerls, Branch Manager and SVP of Mortgage Lending at Rate, serving the San Francisco Bay Area and Sonoma County.

Much of Kerls' mortgage practice focuses on self-employed and complex-income borrowers whose financial picture does not fit neatly into a traditional W-2 underwriting model.

That includes self-employed business owners whose tax returns may not fully reflect available cash flow, technology employees receiving a significant portion of compensation through restricted stock units, physicians early in their careers carrying student debt, owners and buyers of multi-unit properties, and borrowers purchasing second homes in markets such as Sonoma County.

These transactions often require additional analysis to determine which income, asset and documentation options meet underwriting requirements.

"The recognition for production is gratifying, but what matters to me is what sits behind those numbers," said Kerls. "A lot of the people I work with have strong financial profiles but don't fit into a simple underwriting box. Sometimes they've already been told no, or they've had a loan start to fall apart. My job is to understand the whole picture and find the right way to structure it."

Kerls has 35+ years of experience in mortgage lending and is licensed in 29 states.

Serving the San Francisco Bay Area and Sonoma County

Based in San Francisco, CJ Kerls serves borrowers throughout the Bay Area and Sonoma County, including clients seeking jumbo financing, mortgages for self-employed and complex-income borrowers, RSU income qualification, FHA and VA financing, physician mortgages and first-time homebuyer financing.

He also publishes mortgage education and analysis through CJKerls.com, covering financing strategies for borrowers whose circumstances may require alternatives to conventional income documentation.

Kerls also serves clients in Southern California and Palm Springs.

About CJ Kerls

CJ Kerls is Branch Manager and SVP of Mortgage Lending at Rate. With 35+ years in mortgage lending, his practice focuses on the San Francisco Bay Area and Sonoma County and includes jumbo financing, self-employed and complex-income borrowers, RSU income, FHA and VA financing, physician mortgages and first-time homebuyers.

Kerls has been named to Mortgage Executive Magazine's Top 1% of Mortgage Originators in America for thirteen consecutive years and to Scotsman Guide's Top Originators rankings for seven consecutive years. He has also been a member of Rate's President's Club for 12 consecutive years, from 2015 through 2026.

CJ Kerls is licensed in 29 states, NMLS #243438. | Rate NMLS #2611

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