

# Christopher Hurn

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**Christopher Hurn** is an American writer, entrepreneur, and business executive who works primarily in the field of small business lending.<sup>[1]</sup> He is the founder and CEO of Fountainhead, a company that provides commercial real estate financing and growth capital for small business owners. He previously founded Mercantile Capital Corporation, a financier of owner-occupied commercial real estate and an Inc. 500 company. He served as CEO of that company prior to leaving in late 2014 to launch Fountainhead.<sup>[2]</sup>

Hurn is the author of *The Entrepreneur's Secret to Creating Wealth: How The Smartest Business Owners Build Their Fortunes*, a book that details financing for small business owners.<sup>[3]</sup> He is also a frequent media commentator,<sup>[2]</sup> appearing on Fox Business to discuss issues relating to small business,<sup>[4][5]</sup> and a regular contributor for The Huffington Post.<sup>[6]</sup> As an entrepreneur and small business owner, he founded Kennedy's All-American Barber Club which operates stores nationally in the United States.<sup>[7][8]</sup>

## Education

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Hurn graduated from Loyola University Chicago where he earned two bachelor's degrees, magna cum laude.<sup>[9][10]</sup> He went on to attend the University of Pennsylvania's Fels Center of Government (Part of the Wharton School of the University of Pennsylvania at the time), earning his M.B.A before a brief stint at Georgetown University Law Center.<sup>[11]</sup> He left Georgetown early to pursue a career in finance.<sup>[10]</sup>

## Career

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Hurn began his career in lending with GE Capital before moving on to Heller Financial.<sup>[1]</sup> His lending experience led him to become an entrepreneur when he co-founded Mercantile Capital Corporation in 2002.<sup>[2]</sup> The company specialized in small business loans that are backed by commercial real estate.<sup>[12]</sup> The company first loaned to businesses in Florida, but expanded beyond the state shortly thereafter.<sup>[1]</sup> It used the SBA 504 Loan program to help small businesses obtain financing and was listed on the Inc. 500 list at #245 in 2007, on the Inc. 5000 list at #1683 in 2008, and on the Inc. 5000 list at #3,776 in 2009.<sup>[13]</sup> Mercantile was sold to Old Florida National Bank in 2010, with Old Florida National Bank later being acquired by IBERIABANK.<sup>[1]</sup> Hurn stayed on as the company's CEO until he left the firm in late 2014.<sup>[14]</sup>

Hurn authored *The Entrepreneur's Secret to Creating Wealth: How The Smartest Business Owners Build Their Fortunes*, a financial advice book that he released in October 2012.<sup>[15]</sup> The book details strategies for small business wealth creation. Inc. editor Bo Burlington stated that the book is "an

invaluable guide to a crucial, but often overlooked, aspect of building a business" while *Secrets of the Millionaire Mind* author T. Harv Eker stated that it was a "hands-on strategy for your own financial freedom."<sup>[16]</sup> Hurn is also a regular contributor for The Huffington Post.<sup>[6]</sup>

Hurn founded Fountainhead Commercial Capital in February 2015.<sup>[17]</sup> The company is a direct lender specializing in SBA 504 and Low LTV (<65%) conventional loans. Fountainhead provides 504 first mortgages as a third party lender and interim second mortgages for acquisition, ground-up construction, and renovations.<sup>[18]</sup> It is a non-bank, national commercial lender that provides other commercial loan programs in addition to its SBA lending, while also originating loans from banks, nonbank lenders, credit unions and mortgage bankers/brokers through their new secondary market program: FastTrack504.<sup>[19][20][11]</sup> Fountainhead has closed over 12 billion dollars in SBA 504 loans in the last 20 years.<sup>[11]</sup>

Fountainhead, Hurn's company, was among the first round of Florida's "2018 Companies to Watch".<sup>[21]</sup>

Hurn is also a small business owner and listed as the principal of numerous businesses, including ATCC Management Group, Kennedy's International Franchising, and SpreheFamily Investments.<sup>[2]</sup> Kennedy's is a chain of barbershops Kennedy's All-American Barber Club (<http://kennedysbarberclub.com/>) with locations in Florida, Connecticut, and New Jersey, with Hurn operating one of the franchises in Lake Mary, Florida.<sup>[7]</sup>

Hurn has made numerous media appearances and provided commentary for media outlets that include multiple appearances on Fox Business, PBS NewsHour,<sup>[22]</sup> The Washington Post,<sup>[23]</sup> Forbes,<sup>[24]</sup> The Wall Street Journal <sup>[25]</sup> ,<sup>[26]</sup> and CNNMoney.<sup>[27]</sup> He also testified before the United States Senate Committee on Small Business and Entrepreneurship in March 2012.<sup>[9]</sup> and <sup>[28]</sup> His work in finance has led to him receiving numerous awards and recognition, some of which include *Top Twenty Most Influential People in Small Business Lending*, *SBA Marketing Guru of the Year*, *Top 25 Twitter Small Business Experts to Follow*, and *Top 100 Small Business Influence Champion*.<sup>[29]</sup> Chris Hurn was recently named by American City Business Journals as one of the nation's most influential leaders in commercial real estate.<sup>[30]</sup> Hurn was additionally named as one of the Top Small Business Influencers of 2018 by Fit Small Business.<sup>[31][32]</sup>

He recently was interviewed on the changes in the 504 programs. <sup>[33]</sup> Hurn is a member of the Young Presidents Organization.<sup>[34]</sup> He has written the only book on SBA 504 loans and has testified in front of congress several times.<sup>[35]</sup>

## See also

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- Commercial property
- Small Business Administration
- Small Business Lending Index

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## External links

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- [Fountainhead Commercial Capital official website \(http://www.fountainhead504.com/\)](http://www.fountainhead504.com/)
  - [Huffington Post author page \(http://www.huffingtonpost.com/chris-hurn/\)](http://www.huffingtonpost.com/chris-hurn/)
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