

JACK DOE

jackdoe@email.net

Address
City, State Zip

Residence: 555.555.5555 ▪ Cell: 555.555.5551

ACCOUNT EXECUTIVE / LOAN BROKER / LOAN OFFICER

Top-Ranked Sales Performer Seeking to Leverage Accumulative Expertise in Residential Mortgage Industry as a Retail Loan Officer and Account Executive Experienced in Wholesale Lending to Benefit a Commercial Bank as a

COMMERCIAL BANKING RELATIONSHIP MANAGER

Sales and Relationship Leader with 9+ years of high-profile progression and recognition for top-flight industry players including one of the largest subprime/nonconforming lenders in the world. Well-versed in retail/business to consumer direct sales as well as business-to-business sales. Noted perseverance and effectiveness in cold calling and developing new business. Proven track record in turning dead accounts into producing accounts. Masterful in all aspects of the sales process from developing leads, understanding client needs, fulfilling those needs and following up to maintain high levels of client satisfaction and retention.

~ Requested to nationally roll out personal idea that captured huge bankruptcy niche product market. ~

~ One of select group of brokers in Arizona to complete classes and certification in Loans as well as having an edge with First in Sale Opportunities (FISO) training. ~

~ Demonstrated entrepreneurial flare by successfully building, in less than 2 years, a personal portfolio of residential properties valued at over \$.5 million. ~

~ Maintain high degree of credibility by remaining poised and confident in front of high-powered individuals and large audiences by leveraging technical training to fluently deliver news in front of a camera. ~

PERFORMANCE HIGHLIGHTS

PERSONAL SUCCESS PHILOSOPHY

“Listening is the greatest sales skill.”

“I know my guidelines better than underwriters do ...know how to quickly read credit reports ... know our programs and requirements ...and I know how to listen to the client ... I listen to all the details of the transaction that they would like to do ... listen to all the special circumstances the borrower may have ... then I ask questions using my own knowledge of our guidelines, programs and pricing. And then I listen ... it is in the answers they give that I can ascertain whether the deal is worth pursuing and how I will fulfill their needs in closing the deal.”

- **Ignited closing ratio of 75%:** earned reputation with Underwriting for “clean” files by pre-underwriting in the field. (Mortgage Company A)
- **#1 Sales Rep within 8 months:** rose to top 3 of 19 account executives (some tenured for 3-5 years) within 4 months and propelled to #1 by the 8th month in a “down” sales market. (Mortgage Company B)
- **Increased profitability by maintaining \$3–7 million in monthly sales:** soared above sales goal expectations by becoming an expert in Loan Work-Outs. (Mortgage Company B)
- **More than tripled loan productions:** boosted production from \$900k to over \$3 million with a pipeline of over \$8 million in loans. (Mortgage Company A)
- **Doubled loan closings to spark sales volume increase of 40%:** conceptualized and initiated referral exchange program with banks to jumpstart sales explosion. (Mortgage Company C)

Prospecting New Business ... New Account Development ... Client/Account Retention ... Credit Analysis/Risk Assessment ... Loan Origination (wholesale/retail) ... Entrepreneurial Self-Starter ... Understanding Business Owner Needs ... Real Estate Lending ... Real Estate Law ... Regulatory Compliance ... Loan Products & Pricing ... Cross-Selling ... Relationship Management ... Speaking/Presentation Skills

PROFESSIONAL EXPERIENCE

**DYNAMIC SALES PERFORMER & LEADER / ARTICULATE COMPANY SPOKESPERSON
DELIVER ROI IN DRAMATIC BOTTOM-LINE IMPROVEMENTS & TEAM PERFORMANCE**

FAST-TRACK CAREER MARKED BY RAPID PROGRESSION TO COMPANY LIMITS

Marketing Director / Investment Portfolio Manager, 2004-Present
INNOVATIVE REAL ESTATE SOLUTIONS, City, State

Own and built \$500,000+ Real Estate residential properties investment development firm from ground up. Conduct extensive market research within Phoenix region in such areas as foreclosures, short sales and values to determine investment decisions. Acquire properties at discount to build personal investment portfolio. Increase market value of properties through remodeling, maintenance and upkeep. Prospect for renters and negotiate leases.

- **Grew over \$500,000 in assets in less than 2 years** by building personal portfolio of residential properties.
- **Developed network of key contacts** with developers, lenders, brokers, builders, contractors and more.
 - Garnered increasing real estate knowledge from contacts in areas of investing, laws, purchasing, property management and investor lending.

Account Executive, 2004-2005

MORTGAGE COMPANY B • MORTGAGE COMPANY A, City, State

Recruited for account executive role at 2 mortgage lenders to solicit business from mortgage brokerage community. Developed relationships through a consultative sales approach with new accounts and by reactivating dead accounts. Networked with industry resources to increase company visibility and sales influence. Managed pipeline of business from submission, to close, and through comprehensive follow-up activities with brokers and operations team. Maintained competitive edge by continually updating training and by researching competition and industry knowledge. Sustained highest levels of client trust and customer service.

- **Top-ranked sales performer after only 8 months at Mortgage Company B**, sailing past 18 other reps, some tenured for 3–5 years.
 - Studied list of 3,000 dead/inactive accounts, which other reps had abandoned. Determined most inactive accounts had been “relationship accounts.” Called those former clients to determine how they liked to do business and proceeded their way to recapture business.
 - Surpassed monthly sales goals by more than 30%.
 - Maintained stellar track record of \$3–7 million in sales each month.
 - Earned respect of underwriters for knowledge of guidelines, programs and pricing. Regarded as an expert in Loan Work-Outs through skillfully reworking a file that had been denied underwriting and fitting it to guidelines to attain approval.
- **Gained national recognition within Mortgage Company B** after developing ideas for campaign to market to brokers using bankruptcy niche products. Requested by management to develop program nationally.
 - Educated broker clients, partnered with bankruptcy attorney in referral program and brought into presentations as the expert, creating high trust relationships with clients.
- **More than tripled loan productions at Mortgage Company A** from \$900,000 to over \$3 million with a pipeline of over \$8 million in loan submissions after pioneering Account Executive position (charged with introducing GPX “A paper” loans to Phoenix market) and by providing valuable assistance to other Account Executives.
 - Elevated sales performance of entire Account Executive staff by serving as a resource to offer retail knowledge that they lacked and by supporting them in their sales process.

Loan Broker / Loan Officer, 2003-2004

LARGE MORTGAGE COMPANY • MORTGAGE COMPANY C, City, State

Brought on board to originate successful residential mortgages for the largest subprime lender in the world. Forged strong consumer and business partner relationships and developed in-depth knowledge of loan products and operational systems. Created proposals for borrowers differentiating each program’s costs vs. benefits. Educated and advised borrowers regarding home loan financing, presenting available loan types — Conventional, FHA and Home Equity lines of credit.

- **Ballooned sales volume 40% and doubled monthly loans** after developing referral strategy with bank Loan Officers.
 - Saved company money and time by virtually eliminating the costly and time-consuming Internet lead process.

* Prior experience in **Sales** (national & international trade shows) for Jane Doe & Co. and as an **Agent Assistant to Head of TV Talent** (working with top TV & musical talent) during stint with ABC Creative Arts Company). .

EDUCATION / PROFESSIONAL DEVELOPMENT

Bachelor of Science in Technical Journalism (1997)

ABC UNIVERSITY, City, State / *Work-Study*: ABCD TV (PBS), City, State

Training

The Mortgage Training Institute – Loan Officer Bootcamp / Mortgage Company B Loan Officer Training
Mortgage Company B University / FISO (First in Sales Opportunities)

Computer Skills

PC & MAC proficient / *Windows XP OS*: MS Office (Word, Excel), WordPerfect, Calyx Point, E-mail & Internet