

SUSAN SMITH

SUMMARY Accomplished professional with nine years experience in the following areas: marketing, management, and financial analysis. Strong analytic background. Expert knowledge of mortgage industry guidelines for: FNMA, FHMLC, and PMI companies. Thinks broadly and creatively about business development opportunities. Prospected, evaluated, structured, and negotiated external business relationships. Assistant District Manager for a multimillion-dollar organization. Supervised staff of fifty at Household Financial Corporation, Home Mortgages. Top producer at banks and financial groups. Developed over \$20 million dollars in new business per year. Fast, accurate, and efficient team player that is comfortable working within dynamic environment. Profiled and qualified customers and negotiated loan terms. Trained mortgage specialists, loan consultants, and underwriters about mortgage industry guidelines. Identified issues and produced creative solutions. Planned marketing strategies and coordinated administrative functions involving mortgage specialists and underwriters. Built strong relationships in community as a fundraiser and marketer raising over \$100,000 dollars. Board member for philanthropic organization. Experience using Microsoft Office suite. Candidate for MBA at Pepperdine University, Culver City, CA. Solid negotiation, people and organizational skills.

CAREER HIGHLIGHTS

Marketing and Sales Activities

- Marketer and fundraiser for National Presbyterian School. Planned and coordinated Auction that raised over one hundred thousand dollars. In charge of business development acting as a liaison between school and the community.
- As Assistant District Manager, created strategies for developing new business. Top producer for ten branches, averaging six million dollars worth of business per week for banks and financial groups per year. Developed new clients, originated loans, and negotiated terms for first mortgages conforming to FNMA, FHMLA, and PMI guidelines. Fashioned loan packages that demonstrated creativity and knowledge of the mortgage banking industry. Partnered with other organizations to restructure loans for large projects. Received Special Achievement Awards.
- Worked for Crestview Financial as Loan Originator with different banks to develop loan packages for real-estate clientele in the entertainment field. Responsible for all new business and territory. Top producer of new loans. Generated 20 new clients and \$20 million in loans per month.

Management Activities

- Account Executive for 10 branches, managing the development of business for second mortgages, in charge of specific territory. Met with representatives from the nation's top ten lending institutions as well as real estate executives, managers, and underwriters. Supervised the qualifying process, which involved profiling the customer, verification of income, and investigation of assets and credit.

Bank & Financial Group Work

- As Hotline Specialist for Fannie Mae provided answers to customers on buying, selling, foreclosing, and settling tax questions involving real estate.
- Demonstrated strong project management, organizational, problem solving and analytical skills. Responsible for evaluating loan packages and supervising underwriters. Provided financial analysis of properties and advised underwriters and mortgage specialists about the mortgage industry guidelines.
- Structured large and small loans for individuals and businesses. Qualified over five thousand clients.
- Initiated contact with new business prospects. Researched property history,
- interviewed experts, and collected financial documentation.

- Trained team of new mortgage specialists in loan origination of first mortgages with emphasis on the use of mortgage industry guidelines.

HISTORY

- 2001** VOLUNTEER FUNDRAISER, National *Presbyterian School*, Washington, DC
- 1997** HOTLINE SPECIALIST, *Fannie Mae*, Washington, DC.
- 1993 - 1994** LOAN CONSULTANT, *Home Savings Bank*, Los Angeles, CA.
- 1992 - 1993** LOAN ORIGINATOR, *Crestview Financial Group*, Los Angeles, CA.
- 1989 - 1992** MORTGAGE SPECIALIST, *Household International, HFC Home Mortgages*, Los Angeles, CA.
- 1987 - 1998** ACCOUNT EXECUTIVE, *HFC*, Los Angeles, CA.

EDUCATION

Candidate for MBA at **Pepperdine University**, Culver City, CA.
B.A., **UCLA**, 1987, Los Angeles, CA. Major: Economics.

AFFILIATIONS

Fundraiser for National Presbyterian School planned and conducted auction.