

## **OPERATIONS, TECHNOLOGY, SALES, and MANAGEMENT**

Action and results oriented leader with extensive experience in project management, operations and fulfillment management, call center management, process improvement, re-engineering, expanding markets, personnel management, strategic planning, team building, and sales management. I am adept in implementing best practices, bring together the right tools, technology, and team members to reduce costs and improve the customer experience. High energy senior level executive with the proven ability to effectively manage multiple business functions and multi-million dollar projects.

### ***Areas of Expertise***

Project Management	Customer Experience Improvement	Technology Integration
Process Re-engineering	Operations Management	Vendor Management
Compliance Financial Services	Human Resource Development	Production System Support
Communication and Relationship Management	Business and Quantitative Analysis	Budgeting and Cost Control
MS Office Suite (Word, Excel, PowerPoint, Access)	Sales Management and Coaching	Policy Development

### ***Selected Achievements***

Reduced fulfillment timeline 22% and lowered delivery costs by 70% by reengineering a paper based and overnight process to an online and electronic signature process.

Improved call center closing ratios 40% through teaching Socratic sales techniques and managing and monitoring sales activities.

Reduced loan fallout 35% and increased income \$100,000 annually by implementing a loan pipeline management and rate lock monitoring system integrated with loan origination system.

Expanded market territory from 16 to 43 states. Developed procedures and controls for compliance with federal and state regulations.

Improved customer response time on loan requests from 24 hours to 3 seconds by replacing a manual process with technology tool that was more accurate and at a lower cost. Additionally, all online inquiries were instantly added to a scheduled e-mail campaign to augment the sales team follow-up.

Speaker at the Mortgage Bankers Association National Technology Conferences, SourceMedia Mortgage Technology Conference and various vendor conferences on mortgage technology and the use of electronic signatures.

## **PROFESSIONAL SUMMARY**

**Consultant** 2008-2009  
Provide consulting services for financial services companies regarding technology, marketing, sales, sales management, operations reengineering, and fulfillment center process improvement.

**Vice President and CIO** (Direct report to CEO and functioned as Co-COO) 2003 - 2008  
Mortgage Strategies Group, LLC, Boca Raton, FL a National Lender originating over \$20,000,000 per month  
Primary responsibilities included technology and business leadership along with improving operations, fulfillment, and customer service. Additionally, my responsibilities included managing call center sales processing, underwriting, closing and post closing staff.

- Improved operations efficiency by reengineering processes and utilizing appropriate technology tools to lower costs reducing fulfillment tasks and loan originations from 35 days to less than 20 business days.
- Improved customer satisfaction and overall customer experience by implementing technologies convenient for customer which also lowered costs by 75%.
- Monitored and managed all areas of the business providing coaching and motivation to achieve goals.
- Put in place tools and procedures reducing potential for fraud.
- Grew sales territory from 16 states to 43 states and oversaw and ensured compliance with all federal and state regulations.

## **President and CEO**

1998 – 2003

The Mortgage Approval Center, Boca Raton, FL

Correspondent Lender operating in 3 states

Grew a startup company from a single state mortgage brokerage business to a correspondent lender operating in three states.

- Developed and implemented an online business model generating loans applications which were completed and delivered to over 50 investors electronically.
- Streamlined online application process using automated underwriting in obtaining loan approvals enabling most loans to be funded in 10 business days from the borrower signing the application.
- Set up procedures, reports and controls ensuring state and federal compliance.
- Developed and implemented marketing and sales plans including lead generation, promotion, and advertising.
- Recruited, trained and managed over 40 loan sales persons and operations personnel.

## **Director, Information Technology** Direct report to CIO

1997 - 1998

Travel Services International, Delray Beach, FL

IPO Travel Company formed to consolidate travel and leisure firms

- Oversaw the development of infrastructure supporting the company's sales, tour packaging, and back office and fulfillment systems.
- Led JAD session in developing specifications for web based system supporting airline, hotel, auto, cruise, resort and tours resulting in requirements and specifications to develop a direct consumer and internal agent front end travel sales system.
- Traveled to acquired companies to observe and document current back office and fulfillment operations and interview management. Efforts resulted in an RFP to consolidate back office and fulfillment systems significantly reducing staff and saving over \$1,000,000 per year.
- Left company to start my own mortgage business.

## **Sr. Manager, Information Systems**

1997

Certified Vacations, Ft. Lauderdale, FL, Largest tour operator and travel consolidator in South Florida

Reporting to President and Director of Information Technology

- Led business systems improvement project of replacing legacy mainframe systems with a new business system based on client server technology lowering operating costs, providing flexibility in creating custom on-the-fly vacation packages as well as book individual travel components along with the ability to add new suppliers quickly and integrate with publish air fares.
- In six months acquired travel industry knowledge and developed business requirements working closely with a newly hired president, senior management and 20 other staff. The specification resulted in what was termed "The New Business System" handling accounting, back office, fulfillment, marketing, reservations and sales. Unfortunately, shortly after starting system customization, the owner changed his mind on the investment, the newly hired president jettisoned the company and the project was cancelled.

## **Project Manager**

1988 – 1997

Fannie Mae, Washington, D.C.

- Led Fannie Mae's participation in developing mortgage industry technology standards with the Mortgage Bankers Association and industry workgroups and associations.
- Managed 24 hour production support and systems enhancements for mission critical systems (LASER) supporting over 500 data elements on 12 million loans with three other managers and 20 programmer analyst providing enhancements and modifications to meeting regulatory and FASB requirements.
- Managed numerous projects including loan servicing, optical storage, and systems monitoring, saving hundreds of thousands annually.
- Early career experience included accounting, rapid application development including extracting data from mainframe systems and importing the data onto networked PCs enabling business unit leaders to make business decisions.

## *Education*

M.S. Business and Information Technology, The Johns Hopkins University

B.S. Business Administration/Marketing, University of Maryland