

John Smith

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SENIOR LEVEL SALES MANAGEMENT LEADER

Financial Services/Training Expertise/Drive High Performance Teams

Highly Successful District Sales Executive in the Lending/Financial Services Industry with a reputation for maximizing sales performance and exceeding revenue goals, through aggressive employee development & training initiatives. Proven ability to lead sales teams in challenging economical climates and maintain consistent level of growth. Well known throughout career for exceptional talent in managing and motivating staff to excel beyond their expectations. Thrive in a fast-paced, high volume atmosphere with the ability to consistently adapt to the needs of the district. Lead by example and empower managers and staff to operate in autonomy. Seeking Senior Level Sales Management position where I can provide strategic leadership and develop top-ranked sales leaders.

KEY STRENGTHS

- ♦ Strategic Planning
- ♦ Employee Development
- ♦ Motivation & Team Building
- ♦ Create Employee Loyalty
- ♦ Process Improvement
- ♦ Remote Management
- ♦ Budget / P&L Responsibility
- ♦ Manage Multiple Locations
- ♦ Lending Guidelines
- ♦ Documentation Auditing
- ♦ Lending Products Expertise
- ♦ Customer Service Driven

CORE COMPETENCIES

- ♦ Visionary leader with the ability to drive growth and overcome challenges to meet the needs of the organization; create “buy in” among managers and branch sales staff to meet and exceed goals.
- ♦ Expertise in strategic planning with track record of driving aggressive goals; partner with internal and external partners to gain market strength and build loan pipeline to over \$665MM in annual receivables.
- ♦ Tactical expertise with a commitment to results; assemble team of strong financial sales leaders with ability to execute high performance standards and exceed customer expectations.
- ♦ Focused, decisive and straightforward; establish clear initiatives, identify and improve critical processes to maximize results.
- ♦ Excellent communication skills; ability to manage and mentor staff in a remote setting, disseminate and deliver complex information to professionals at all levels and engage in 360 feedback cycle.
- ♦ Broad based experience in consumer lending products; real estate loans, personal loans, loan insurance products, credit cards and conforming loans.

EDUCATION

Slippery Rock University, Business Administration & History
AFSA in cooperation with the University of North Carolina; Management Development,
Graduate & Post Graduate Program

PROFESSIONAL HISTORY

HSBC, (Formerly Household Finance & Beneficial) New York, NY (1987 to 2009)

Vice President / District Sales Manager, New Castle, PA (1996 to Present)

- ♦ Drive aggressive sales and revenue initiatives for consumer lending division encompassing 16 branch locations in PA, TN, OH and NY, generating over \$665M in receivables with 27,000 active accounts.
- ♦ Oversee sales and operations activities of 16 Branch Managers and 75 sales and support staff; grew monthly closed loan totals from 25 real estate loans per month in 1996 to 80+ real estate loans per month by 2006, and \$55MM in receivables in 1996 to \$665MM, currently.
- ♦ Provide superior employee development opportunities throughout the division resulting in consistent promotions for branch managers and sales staff including the promotion of 2 Branch Managers to District Sales Manager roles and 6 Account Executives to Branch Manager roles; create continuous learning culture and support employee development goals through coaching, guidance and staff motivation with excellent results.
- ♦ Establish superior customer service environment by ensuring appropriate customer service principles are trained and practiced; directs management through audits, field visits, and action plan management.
- ♦ Introduce new underwriting changes to the region; maintain current industry related information, trends, operational standards and loan processing requirements set forth by HSBC and all applicable state and federal funding regulations.
- ♦ Selected by Senior Management to train and mentor new District Sales Managers for the region; managed the initial orientation and employee development goals for 30 District Managers.

HONORS & ACCOMPLISHMENTS

November 08, December 08 and February 09: Division is #1 in real estate loans, companywide.

2008: Division ranked #10 out of 140 divisions for real estate loans, companywide.

2008: Division ranked #1 in real estate insurance product sales in the region.

2008: Division ranked #3 in unsecured loans, companywide

2008: Achieved 66% close rate on insurance products.

2008: Division achieved 55.84% close rate on credit card applications for qualifying customers.

2008: Achieved 133% of goal for home and auto insurance product sales.

2008: Ranked in the "Top 3" divisions for collections.

2007: Ranked in the top 30% for real estate loans, companywide.

2006, 2007, and 2008: Region ranked #1 companywide for overall sales and customer service indicators.

2005: Served on the Lead Management Development Team

2003: Served on the Loan Proposal Design Team

2003: Ranked in the "Top 5" for account collection achievements.

2002 and 2004: Named to "Top 10" for sales achievements, companywide.

1997, 1998, 1999 and 2002: Top District Sales Manager in Region.

1999: Received "Owners Award", ranked #1 District Sales Manager, companywide.

Field Auditor, Peapack, NJ (1995 to 1996)

- ♦ Reviewed and evaluated mortgage operations and processes to ensure compliance with all bank, state and federal regulations.
- ♦ Exceptional knowledge of internal guidelines and compliance requirements for loan documentation, loan approval processes and credit decisions.
- ♦ Selected by Senior Management to re-write audit functions for merger between Beneficial and Household Finance.

ADDITIONAL RELATED POSITIONS

Branch Sales Manager, Pittsburgh, PA (1989 to 1995)

Account Executive, Hermitage, PA (1987 to 1989)