

Joseph A. Smith

9 10 XXX Lane ♦ Anytown, PA 156XX ♦ H: xxx-xxx-xxxx ♦ xxxyyyyzzz@yahoo.com

SENIOR SALES & OPERATIONS LEADER ~ LENDING INDUSTRY

Driven and Ambitious Sales and Operations Executive in the Lending/Financial Services Industry. Award winning sales performance with a track record of driving training and employee development initiatives that result in maximized revenue and profits. Expertise in lending products & financial services with the ability to manage and motivate staff in a challenging economical climate. Seeking Senior Level Sales Management position with a progressive organization that values visionary leadership and strategic planning.

EXPERTISE

- ▲ Real Estate Loan Expertise
- ▲ Employee Training & Development
- ▲ Mentoring & Motivating
- ▲ Identifying Customer Buying Signals
- ▲ P&L Responsibility
- ▲ Cost Control & Budgeting
- ▲ Credit Assessment
- ▲ Human Resources Management
- ▲ Lead Remotely/Territory Mgmt
- ▲ Process Performance & Improvement
- ▲ Decision Making/Problem Solving

LEADERSHIP

- ▲ Driven to Succeed and Exceed Goals
- ▲ Motivated by Challenge
- ▲ Build High Performance Teams
- ▲ Innovative & Creative
- ▲ Quick to Foster Confidence/Gain Trust
- ▲ Committed to Organization & Clients
- ▲ Persuasive & Effective Speaker
- ▲ Trusted with Unquestionable Integrity

KNOWLEDGE

- ▲ Growth Management
- ▲ Change Management Strategy
- ▲ Maintain High Employee Morale
- ▲ Planning & Execution
- ▲ Business Development
- ▲ Marketing & Sales Management
- ▲ Consultative & Relationship Sales
- ▲ Branding & Awareness Building
- ▲ Lending Regulations & Compliance
- ▲ Relationship & Account Management
- ▲ Training, Mentoring & Team Building

PROFESSIONAL PROFILE

- ▲ Strategic leader with the ability to drive growth and ensure success by gaining cooperation and trust of staff; overcome challenges to meet the needs of the organization.
- ▲ Produce exceptional results with tenacity, self-confidence, and an ethical character that elicits respect; identify and develop high-potential candidates resulting in numerous promotions for members of the team.
- ▲ Accountable in a high-profile executive role, overcome complex business challenges and make high-stakes decisions within fast-paced, high-pressure environment using experience-backed judgment, innovation, strong work ethic and integrity.
- ▲ Highly effective in a leadership role; focused on creating high performance teams, building and managing client relationships, and training / mentoring teams to outperform the competition.
- ▲ Respected as a motivational, lead-by-example manager, with an open-door management style and proponent of empowerment and accountability.
- ▲ Expertise in strategic planning with track record of driving aggressive goals; manage \$750MM portfolio.
- ▲ Excellent communication skills; Mentor and instruct staff, keeping them motivated and focused, seen as the manager for whom everyone wants to work.

EDUCATION

XXXXXXX University, University Heights, OH
BSBA ~ Business Management

PROFESSIONAL HISTORY

XXXX, (New York, NY (1992 to 2009)

Vice President, District Sales Manager, XXXXXXX, NY (2003 to Present)

- ▲ Drive aggressive sales and revenue initiatives for consumer lending division encompassing 9 branch locations and generating over \$75MM in annual revenue and \$37.9MM in net gain.
- ▲ Oversee sales and operations activities of 9 Branch Managers and 45 sales and support staff with an account base of over 20,000 active loans.
- ▲ Provide proactive & aggressive employee development opportunities throughout the division resulting in consistent promotions for branch managers and sales staff, including the promotion of 15 Account Executives to Branch Manager roles since 2003.
- ▲ Drive continuous learning culture and support employee development goals through coaching, guidance and staff motivation resulting in low turnover, employee satisfaction and growth.
- ▲ Manage and direct HR initiatives; counsel & motivate underperforming employees, intervene in hiring, discipline and termination as needed, answer district employees questions concerning performance requirements, benefits & salary administration.
- ▲ Achieved superior levels of loan insurance product sales; over 70% of eligible customers purchase accompanying insurance products in division.

HONORS & ACCOMPLISHMENTS

- ⇒ 2008: Leadership Circle Award (2nd Quarter) for overall balanced operations.
- ⇒ 2003 to 2008: Achieved 99% document accuracy, ranked # 1 in loan document preparation quality.
- ⇒ 2005/06: President's Council Award Recipient; recognition for overall sales achievements.
- ⇒ 2005/06/07: "Key Performance Award" for success in selling loan related insurance products.
- ⇒ 2005: "Key Performance Award" for exceeding performance goals in the sale of Value Added Products; EZ Pay, Credit Card Applications and setting up of escrow accounts.
- ⇒ 2005: Awarded "HR Development Award" for outstanding results in employee development.
- ⇒ 2003/05: Named "District Manager of the Year" in Division; selected by my peers.

Division Insurance Sales Manager, XXXXXXX, PA (2000 to 2003)

- ▲ Drove strategic planning for aggressive sales initiatives for loan related insurance products at 110 + branch locations PA, VA, TN, WV and NY; oversaw sales training and sales processes for employees responsible for selling insurance products to current and new customers.
- ▲ Directed, coordinated, and reviewed insurance sales activities with Regional Managers, monitored customer preferences to determine focus of sales efforts and visited branch locations to stimulate interest in the products & motivate staff to exceed goals; set insurance sales goal at 50%, and consistently achieved penetration of 70% or more.

HONORS & ACCOMPLISHMENTS

- ⇒ 2002: Named "Best Insurance Manager" companywide & ranked # 1 Division Insurance Manager.

Branch Sales Manager, Various Locations (1995 to 2000)

- ▲ Selected to lead underperforming branch locations in Pottsville, Uniontown and Greensburg, PA; substantially grew revenues at each location through directed employee development efforts resulting in overall market growth; Pottsville (\$20MM), Uniontown (\$35MM) and Greensburg (\$28MM)

HONORS & ACCOMPLISHMENTS

- ⇒ 1997: President's Award, top Branch Sales Manager of 90 offices.

Account/Branch Representative, XXXXX and XXXXXX, PA (1992 to 1995)

- ▲ Assisted clients in identifying best loan products to fit their needs; performed collections duties as needed.

Joseph Smith