

### LAUREN RICHARDSON

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#### ACCOUNT MANAGER

SALES AND MARKETING MANAGEMENT | KEY ACCOUNT MANAGEMENT | CLIENT RELATIONS

Forward-thinking professional with over 20 years of experience in mortgage and financial services industry. Strong performance across loan origination for VA, FHA, and conforming/ non-conforming loans. Excel in loan procurement, underwriting, loan modifications and short sales. Articulate communicator with exceptional interpersonal skills.

#### SKILLS & COMPETENCIES

- Account Management
- Underwriting Processing
- Client Relationship Building
- New Business Development
- Staff Development & Training
- Loan Origination
- Business Process Improvements
- Customer Service & Satisfaction
- Market Research & Analysis
- Event Planning & Coordination

#### WORK EXPERIENCE

AVANTGUARD MORTGAGE CORPORATION, San Francisco, CA, JAN 2010 – JUN 2014

### LOAN MANAGER

- Connected and maintained relationship with realtors to establish presence and capture referrals for home mortgage loans.
- Prospected new clients through various networking organizations.
- Designed materials for marketing purposes.

BAY MORTGAGE CORPORATION, San Francisco, CA, MAY 2008 – JAN 2010

### OPERATIONS MANAGER/[RECRUITMENT CONSULTANT](#)

- Managed new branch site fully licensed by 2009.
- Recruited, trained and managed loan officers to source business for FHA, VA, loans, and up-selling signature products.

THE ARROW CLUB, Toledo, OH, JUN 2006 – MAY 2008

### ACCOUNT MANAGER

- Directed marketing efforts and oversaw entire business operations.
- Contacted restaurants and entertainment venues to offer special discounts for members.
- Conducted daily calls to set appointments to personally meet and sell company services.

PRUDENTIAL SECURITY MORTGAGE, San Antonio, TX, FEB 2004 – JUN 2006

### ACCOUNT MANAGER

- Negotiated with lenders on behalf of homeowners to secure beneficial terms for loans.
- Acted as liaison between lenders and homeowners.

SOLARIS CORPORATION, Beverly Hills, CA, JAN 2000 – FEB 2004

### REGIONAL SALES DIRECTOR

- Top producer for Midwest region averaging \$20,000 monthly in second mortgages and non-confirming firsts.
- Acted as wholesale mortgage lender for top region. Track-record of maintaining high profit margin and ensuring exemplary customer service.
- Managed staff of 17 account executives and 6 assistants.
- Trained staff in all aspects of customer service, processing, software operation, and compliance/ regulations.
- Solicited broker network comprised of 1000+ brokers and offered training to loan officers.

SUNCARR CORPORATION, Beverly Hills, CA, SEPT 1996 – JAN 2000

### NATIONAL SALES MANAGER

- Top sales manager for western region.
- Managed entire operations for second mortgage start-up company.
- Acted as mortgage lender and processed all loans including second mortgages and non-conforming first mortgages.
- Provided support to sales managers and funded loans through title agents.
- Ensured all loans met investor requirements prior to assigning or selling.
- Traveled across California, Oregon and Washington to solicit loan referrals.

APPEL FINANCIAL, INC., Chicago, IL, JUN 1990 – SEPT 1996

### SENIOR LOAN SPECIALIST

- Acted as retail mortgage banker to originate conforming, non-conforming, FHA, seconds, and combo mortgage loans.
- Executed advertising processes comprising referrals and new client sourcing.

### EDUCATION & CERTIFICATIONS

Certified in National Mortgage Licensing Systems, 2004

Bachelor of [Business Management](#), UCLA, 1989

### SOFTWARE & TECHNOLOGY

Microsoft Office: Word, Excel, PowerPoint and Outlook | Mortgage Software