

SR. HOME MORTGAGE CONSULTANT - WELLS FARGO ADVISORS

Summary

An accomplished, results-driven team player with over 20 years of experience in financial services.

Extensive broad expertise in banking, finance, investments, insurance, and relationship management.

Demonstrated proficiency in new business development across all business lines.

Skills

Solid communication, interpersonal, time management, organizational, and leadership skills.

Experience

Company Name May 2015 Sr. Home Mortgage Consultant - Wells Fargo Advisors

City, State

• Building solid relationships with referral partners, the Wells Fargo Advisors (team members) by developing and presenting a value proposition, creating and presenting lead identification strategies. Receiving customer referrals/leads from the Financial Advisors and converting those referrals/leads into mortgage loan applications. Remaining accountable to referral partner, customer and others during all aspects of the mortgage financing process.

Main responsibilities include:

• Relationship management: Instrumental in initiating, developing and managing relationships with Wells Fargo Advisors in an effort to partner with Financial Advisors for referral/lead generation.

Sales:

• Markets and sells WFHM mortgage products to new or existing WF customers using established inbound, outbound and cold calling techniques, in partnership with Financial Advisors.

Quality Assurance:

• Ensures loan salability by prospecting customers who meet loan qualifications standards and/or by correctly interpreting underwriting guidelines and policies. Central point of contact:

• Acts as the primary source of contact for both the mortgage customer and the Financial Advisor throughout the loan process, including rate quotes and locks, loan originations, and pipeline management.

Company Name March 2013 to May 2015 Sr. Home Mortgage Consultant

City, State

- Provides consultation in regards to home financing by education borrowers on available mortgage financing products and process
- Business via corporate relationships, direct to consumer marketing and other third party Relationships, Wells Fargo Corporate Relocation Consulting
- Completing loan structuring, pricing loan, locking loan rates, pipeline review accordance With WFC policies and procedures
- In depth knowledge of investor and regulatory guidelines: FHA, VA, FNMA, FMLMC.

Company Name April 2010 to May 2012 Financial Advisor

City, State

- Developing a book of business in order to meet and exceed the required performance hurdles
- Effectively sourcing prospecting clients, capitalizing on referrals, assessing customer needs, referring customers to the appropriate service provider, and executing highly customized solutions to meet the clients needs
- Recommending investment products and services that are suitable for prospects and clients based on their objectives, resources, time horizon, risk profile and preferences
- Balancing investment growth, referral activities, customer follow up, prospect building, administrative compliance and personal growth and development according to both a day-to-day and longer-term plan
- Planning and managing resources (time, people, budget)
- Seeking the expertise of specialists, where appropriate, to identify planning and investment strategies for a client
- Establishing and maintaining relationship with the management team and informing management of any circumstances that require supervisory attention/approval as per compliance guidelines and policies
- Completing mandated training, assessments, performance goals and continuing education requirements.

Company Name August 2008 to February 2010 Vice President, Wealth Advisor II

City, State

- Responsible for identifying prospective clients with a minimum of \$1MM investable assets.
- Utilize a profiling based approach with a wealth planning orientation to meet clients overall present and future wealth management needs.
- Prepare presentations, follow up on client contacts, and refer the sale of products and services including portfolio management, private banking, trust, estate services, insurance, as well as other services available across the Wells Fargo franchise.

- Serve as the relationship manager by coordinating Trust Officers, Investment Managers, Private Bankers, Financial Consultants, Wealth Management Specialists, Insurance Specialists and other contacts across Wells Fargo to deliver full-service wealth management.
- **Key Accomplishments** : Â§ Completion of Wells Fargo Wealth Advisor/The Private Bank Foundation.

Company Name April 2007 to August 2008 Vice President, Senior Business Relationship Manager
City , State

- Responsible for soliciting and maintaining account relationships with multifaceted businesses with annual gross sales up to \$25MM.
- Serve as the relationship manager to existing clientele in providing ongoing financial consulting Â· Assess the commercial loan and deposit needs for current and prospective clients.
- Analyze and secure suitable credit with Wells Fargo Bank products and services.
- **Key Accomplishments** : Â§ Completion of Wells Fargo Business Banking College of Commercial Credit Â§ Medallion Stamp Certification# X0209353-2609 Â§ Authorized Lending Limits: Â§ Final approval on wires processed through (FTS) New: \$1,000,000 Â§ Lending New \$50,000 Lending Existing \$100,000 Â§ Lending Incremental \$50,000Â§ Concurrence \$1,000,000 Â§ Concurrence Area Of Caution 250,000 Â§ Operating Exposure \$100,000 Â§ RCS Authority (DOD Exception Wire Transfers) \$100,000 ACH Authority \$100,000.

Company Name November 1996 to April 2007 Senior National Home Mortgage Consultant
City , State

- Responsible for mortgage origination with a focus on relationships through employee mortgage programs with Fortune 500 companies affinity groups, and/or portfolio retention
- In depth knowledge of investor and regulatory guidelines: FHA, VA, FNMA, FMLMC.
- Develop and manage relationships with both external and internal clients.
- Leaders Club, Team Lead Â§ 2006 1st Mtg Funded Units: 156 \$30,520,799 Avg Ln Amt: \$195,646 Â§ 2006 2nd Mtg Funded Units: 43 \$1,873,377 Avg Ln Amt: \$43,566 Â§ 2006 Revenue: \$590,110.47 Revenue BPS: 193.35 NOI: \$235,967.47 Â§ 2006 Centralized Retail Referrals & Cross sell Top Alliance Bank Referrals 382 Â§ 2005 1st Mtg Funded Units: 161 \$34,183,691 Avg Ln Amt \$212,321 Â§ 2005 2nd Mtg Funded Units: 54 \$2,491,738 Avg Ln Amt: \$46,143 Â§ Recognized as #1 in Home Equity sales for 2002 and 2003 in Corporate Wells Fargo Â§ Recognized as #1 in Lender Paid Mortgage Insurance.

Education

Minnesota State University 1988 Bachelor of Science : Business Administration City , State
Additional Information

- S.A.F.E. MORTGAGE NMLS # 533306
- INACTIVE LICENSES Â· Series 7, 66, 63 Â· Life, Accident and Health Insurance Â·