

RAYMOND JAY HOFFMANN

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SENIOR BANKING EXECUTIVE

Mortgage Banking ... Multi-Site Operations ... Risk Management ... Loss Mitigation

Highly acclaimed and accomplished Executive with solid progressive history promoting substantial growth and profitability for midsize and Fortune 500 mortgage banking / commercial lending institutions. Managed startups and built sales divisions from the ground up. Achieved record number of management promotions, with distinction as the only post-merger corporate Executive to be retained and promoted. Recruits, trains, and manages multisite operations staff. Leads companies in sales, operations, and risk performance, as well as low employee turnover. Exceeds goals through cost-cutting, productivity-enhancing strategies and initiatives. Willing to travel and relocate.

Areas of Excellence:

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|-------------------------------------|-------------------------|--------------------------|
| • Startups & Turnarounds | • Operations Management | • REO / Asset Management |
| • Marketing / Business Development | • Investor Relations | • Mortgage Lending |
| • Loan Underwriting & Processing | • Credit & Collections | • Quality Control |
| • Performing & Non-Performing Notes | • Portfolio Management | • Sales Generation |
| • Foreclosures & Forbearances | • Broker Management | • Risk Assessment |
| • Regulatory Compliance | • Hedge Funds | • Distressed Assets |
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PROFESSIONAL EXPERIENCE

NATIONWIDE FINANCIAL CORPORATION, Addison, MI 3/2008-Present

Nationwide company serving the financial needs of small and medium-sized businesses.

Vice President

Prospect and consult with financial institutions, hedge fund managers, private equity groups, and individuals seeking to buy or sell distressed assets including REO's, performing and non-performing notes, and related banking instruments.

ABC FINANCIAL SERVICES INC, Lexington, MI 2001-3/2008

A global investment bank serving the financial needs of corporations, institutions, governments, and high-net-worth investors.

Senior Vice President – ABC Mortgage (2006-3/2008)

Tasked with sales and account management and generation for numerous locations. Directed, recruited, selected, and trained associated sales and operating staff, conducting training and orientation classes. Managed loans. Coordinated with operations and marketing team members to develop new loans / products and maintain quality while minimizing risk.

Key Accomplishments:

- Enjoyed the highest number of management promotions of any division in the company, with distinction as the only Executive from the Banking America – ABC merger to be retained and promoted.
- Managed 3 of the top 5 producing AE's, claiming the lowest AE and operations staff turnover in the company.
- Streamlined branch registration processes, saving time, increasing efficiency, and reducing errors by over 30%.
- Selected by executive board to speak on topic of Diversity and Inclusion within ABC Financial Services Corporation.
- Integrated 150 MLN employees into ABC Mortgage within 45 day time frame.
- Contributed to new operations model to increase efficiency by 15% while decreasing need for staff and reducing errors.
- Designed and implemented new sales tracking reports enabling quicker identification and resolution of under-performing AE's.

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