

Tony Tomei

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Professional Summary:

I have 20 years of experience in both finance and sales. Excellent business negotiation and communication skills with a keen ability to bring in new business while maintaining successful relationships with current clients. I have an in depth knowledge and understanding of financial analysis, lending, underwriting, credit and risk management. Strong analytical and problem solving skills, excellent attention to detail and experienced in handling confidential material in a professional and ethical manner. I possess excellent time management skills, work well under pressure and the ability to learn and adapt quickly. Advanced skills in Excel, Powerpoint, Microsoft Word and Salesforce.

Education & Qualifications:

B.S. in Finance with an Emphasis in Accounting,
Northern Illinois University, DeKalb, IL - Class of 2000
Northern Illinois Wrestling Team

Experience:

Territory Sales Manager National Lift Truck

**Franklin Park, IL
07/2018 – 12/2018**

- Manage existing accounts while hunting for new business, growing account base by 10% in 6 months.
- Successfully negotiate pricing and close 3-5 sales of new and used Clark forklifts and aerial lifts per month.
- Increased rental revenue in territory from \$40k up to \$70k or more per month.
- Verified data related to companies financials for capital purchase.

Sales and Leasing Consultant Honda of Joliet

**Joliet, IL
07/2017 - 07/2018**

- Sold on average of 12-15 new and used cars.
- Explain the difference and benefits of traditional financing versus leasing.

Outside Sales / Major Accounts Manager Voss Equipment, Inc.

**Hillside, IL
03/2013- 07/2017**

- Solicit and bringing in new business in regards to sales of new and used Yale forklifts, service, parts, rentals, allied and many other warehouse products while managing a customer base of approx. 75 clients.
- Help customers successfully execute finance options such as \$1 buyout, fair market value and true leases to obtain new and used forklifts. Select lenders that are most likely to approve loan.
- Work with top level executives to help design warehouse and racking layouts to improve efficiencies and increase production.
- Successfully increased sales from under \$1 million in business to over \$2 million per year consistently.

Credit Analyst
USA Debt Professionals

Downers Grove, IL
02/2009 – 02/2013

- Forecasted and provided management with cash flow reports, forecasted revenue stream and projected company income based on future commissions from settlement projections to reduce risk and ensure profitability.
- Approve credit applications analyzing credit reports and financial statements. Calculated debt to income ratio, debt utilization and looked at payment history to establish approval and payment guidelines for our debt settlement program.
- Successfully negotiate with creditors to eliminate interest rates, reduce payments and accept settlements from 30-60% of original amount in order to help our clients avoid potential bankruptcy.
- Helped prepare general ledger entries, bank reconciliations and month end statements for business.
- Verified all data turned in was accurate and in order for qualification.
- Company closed and went out of business in 2013.

Consumer Loan Underwriter
Wells Fargo Financial Acceptance

Naperville, IL
4/2004 – 08/2008

- Responsible for approving auto loans, subprime mortgages and unsecured lines of credit for current Wells Fargo clients and small auto dealerships in our region.
- Abided by all HMDA and REG C reporting requirements and REG B equal opportunity act guidelines when underwriting and reviewing credit applications.
- Negotiated terms and conditions of auto loan decisions with dealers within established approval/exception guidelines, leveraging risk versus reward, to ensure credit quality and profitability. Made exceptions to normal guidelines when necessary.
- Analyzing loan request including reviewing borrower financial statements, credit reports, applicable ratios (i.e. Debt ratios, loan-to-value); collateral and income to determine ability to pay.
- Received the highest rating possible of distinguished employee in 2004, 2005 & 2007 for excellent results on my year-end performance review. Left company because they closed the division and laid off all employees.

Loan Originator
Equity Plus Mortgage

Schaumburg, IL
6/2001 - 3/2004

- Work with over forty lenders to customize the best program available to meet my client's purchase or refinancing needs after consultation and running credit.
- Ordered title, appraisal, subordinations, and all necessary documents to meet lenders stipulations while making sure every loan was closed in an accurate and timely manner.
- Continuously prospected for clients through networking, cold calling, mailings and referrals.
- Consistently closed \$800,000+ in volume and 3-5 loans per month.

Financial Advisor
Morgan Stanley

Lisle, IL
4/2000 - 5/2001

- Completed Series 7, 63 and 65 NASD Examinations and Variable Annuity licenses.
- Using a consultative sales approach, managed individual and corporate investment portfolios utilizing stocks, bonds, options, mutual funds, and other investment strategies.
- Prospected for new clients through cold calls, mailings and building a referral network.
- Managed a book of approximately \$1.2 million in assets.