
JON STEWART

JS@GMAIL.COM | (123) 456-7890 | LINKEDIN.COM/IN/JS/ | NEW YORK, NY

DIRECTOR of SALES

Sales and operations thought leader who navigates residential loans; mortgage programs; conventional, non-conventional, and non-QM mortgages; concludes complex multimillion dollar deals. Ambitious and accountable, closed \$36M in mortgage loans and hit 96% of KPIs while delivering on sales target for Kredium Inc. Optimistic, with an insatiable appetite for growth, generated \$27M in just 10 months while at MSF Lending Inc. With outstanding interpersonal communication, comprehend each client's business goals and uncovers incremental revenue opportunities. Integrates industry knowledge related to general trends, emerging technologies, and competitors to differentiate services and substantiate value. Entrepreneurial, with an unwavering work ethic; a motivational manager and empathetic mentor, fosters relationships at all levels based on respect and mutual admiration; agrees with Walt Disney: "The way to get started is to quit talking and begin doing."

SKILLS

Client Relationships | CRM | Data Analysis | Deal Negotiations | Hiring | KPI | Leadership | Management | Mentor/Coach | Microsoft Office | Mortgage Loans | Pipeline | Professional Development | Prospecting | Recruiting | Regulations & Compliance | Sales | Sales Training | Strategic Direction | Team Building

PROFESSIONAL EXPERIENCE

COMPANY | REMOTE

10/2022 – PRESENT

MORTGAGE DIRECTOR

Oversees residential loans, mortgage programs; conventional, non-conventional, and non-QM mortgages; and a team of 4. Collaborates with CEO on budget, P/L, forecasts, sales, and prospecting strategy. Trains mortgage officers on sales calls. Works with client specialist on status updates and action plans for making real estate deals outside the US. Recruits, hires, trains, and offers professional development to staff.

Provide competitive deals while guaranteeing a profitable margin and helping sales teams to overcome objections.

- ▶ Facilitates training on mortgage programs to explain concepts and complexities to associates.
- ▶ Holds client meetings to ascertain finances objectives and goals and explain the process for purchasing US real estate.
- ▶ Confers with CEO about commission structure, setting KPIs and establishing sales targets.
- ✓ **Prospected 1K new clients.**
- ✓ **Closed \$36M mortgage loans.**
- ✓ **Sales team hit 96% of KPIs and delivered on sales target.**

COMPANY | REMOTE & FAIRFAX, VA

02/2020 – 10/2022

VP BUSINESS DEVELOPMENT & MLO OFFICER

Interviewed clients regarding loan requirements and real estate objectives. Held seminars for real estate agents on conventional, non-conventional, and non-QM mortgage programs. Gathered credit histories, wrote reports, and guided clients and colleagues through mortgage loan options. Worked with small businesses to secure SBA loans.

Design competitive mortgage loans for clients while ensuring profitability for the company.

- ▶ Brainstormed with CEO to develop competitive deal structures for clients.
- ▶ Presented clients with the value proposition focused on stellar customer service and attentive account management.
- ▶ Made cold calls, leveraged industry contacts, held mortgage program seminars to generate leads from real estate agents.

- ✓ Booked 7 deals per month.
- ✓ Posted more than \$3M monthly.
- ✓ Generated \$27M in just 10 months.

KEYSTONE FUNDING INC. | ALEXANDRIA, VA

02/2021 – 01/2022

MORTGAGE LOAN ORIGINATOR

Evaluated creditworthiness and eligibility for mortgage loans. Ensured data were in line with regulatory guidelines.

Collaborated with Director of Mortgages to overcome sales objections and secure deals. Worked cross-functionally with teams to cultivate trusted, consultative, and mutually beneficial client relationships that led to incremental upselling opportunities.

Capitalize on extremely low interest rates to make highly profitable mortgage deals.

- ▶ Reviewed interest rates and locked loans in accordance with the Secondary Marketing Pricing and Rate Lock policies.
- ▶ Helped with pre-qualifications of customers to develop a robust outside sales pipeline.
- ▶ Analyzed customers' financial situations and provided appropriate and affordable loan solutions.
- ✓ Received NMLS license.
- ✓ Generated \$50M in revenue.

COMPANY | COLUMBIA, MD

02/2019 – 12/2020

BRANCH MANAGER

Supervised, interviewed, hired, mentored, trained, provided performance reviews, professional development, promotion, pay recommendation and terminations for branch staff. Managed inside business development, promoted bank's full suite of consumer and business products. Oversaw daily operations and held team accountable for sales targets and customer service.

Promote and secure employee harmony to cultivate a DEI environment of collaboration and accountability.

- ▶ Executed strategic and tactical plans to ensure sound operational performance.
- ▶ Safeguarded compliance with the bank's security program, policies, and procedures.
- ▶ Led by example as a change agent for banking team members to meet shifting client needs and demands.
- ✓ Out of 14 district branches, this one was a top-two performer.
- ✓ Grew branch deposits by \$16M and home equity line of credit loans by \$3M.

COMPANY | WASHINGTON, DC

02/2017 – 01/2019

BRANCH BANKER

Established rapport with new and existing clients. Provided financial information, offered outstanding customer service. Focused on \$250K loans, debt consolidations, lines of credit, and auto loans for wealth management clients. Directed 2.

Solicit new business by conducting presentations for local company employees on the advantages of BB&T.

- ▶ Identified prospects based on specific qualifying criteria.
- ▶ As the liaison, crafted bespoke presentations that addressed the needs and objectives of wealth management clients.
- ▶ Presided over two branches simultaneously to manage and train tellers and branch bankers.
- ✓ Awarded top performer two consecutive years for the cleanest loans closed and the most applications.

EDUCATION

Slobomir P University, Dobo, Bosnia and Herzegovina | BA Accounting & Finance

European University, Brcko, Bosnia and Herzegovina | MBA - Accounting and Finance