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Inspector, consulting, underwriter, appraiser.  
FHA Direct Endorsement Underwriter Chums #D956, 203k Home renovation Plan Reviewer,  
Consultant (work write ups and cost estimation), and Repair Inspector Chums #A0779.

Real estate and mortgage industry forty plus years within these industries.

#### CAREER PROFILE:

While mortgage banking has been my forefront and primary employment base, numerous development and construction projects have been done in conjunction with that industry. Over thirty different subdivisions, including single family, multifamily, including condos, student housing and commercial projects have been done, both as an individual and within partnerships. Houses have been moved and relocated, and over 175 rental units have been completed and managed. Home improvements up to over \$275,000 have been made and many of these properties were completely renovated prior to being managed as rental houses. Familiar with the 203k FHA renovation program and completed over three hundred of projects. Taught real estate pre-licensing school for three years training over 1500 new real estate agents, and have also trained over six hundred mortgage loan originators. Additionally, many loan processors, underwriters, closers and mortgage personnel were trained. I managed twenty three branch mortgage offices throughout the southeast. Created the "Net Branch", now called Affiliate Branches and by other names to expand mortgage originations. Implemented the system, and coined the term "Centralized Processing and Simultaneous Underwriting", which is common place within the mortgage industry today. Frequent public speaker and seminar instructor participate. Personally have closed in excess of one Billion Dollars in mortgage loans, many via FHA, VA, and pre-closed construction perm type loans. I created a network of Community Banks and Savings and Loan Institutions that became correspondent Government Loan participants and worked with many Non Profits.

#### AREAS OF EXCELLENCE:

Excellent Public Speaker, Seminar Producer & Trainer  
Superior verbal and communication skills  
Business to business sales and development  
Developer of Key Alliances and Strategic Partners  
Business planning and budgeting  
Client recruitment and retention  
Contract, leasing, and property management  
Risk management and compliance enforcement  
Excellent motivator of others  
Ability to deal with Government Agencies, Local, State & Federal  
Property Inspections and Asset Management  
Ability to create and finalize projects

## EMPLOYMENT HISTORY:

ALLENALL ENTERPRISES, INC: CEO, (1994 to Present).

This company, currently consists of just me, makes Property Inspections for the FHA 203k home improvement program. Additionally, work and cost estimate write ups are prepared to ensure code compliance and that the property meets the FHA loan requirements as they relate to Health, Safety and Necessity. Similar to Home Inspections but much more compliant to what is actually needed and not so much cosmetic. Inspections are made to ensure that draws can be disbursed and that work is completed in a workmanship manner. (This job does not present a conflict with my current Employer.

Currently originating mortgages for Atlantic Home Loans, LLC and writing a CE course for Realtors on the Renovation Loan programs and how they can boost sales and make deals where there is otherwise none. Simultaneously I am writing a mortgage banking practical course, as the pre-licensing course only shows them how to pass the licensing tests, and not how to work in the industry and produce business.

Prior to Atlantic I was with American Financial Network for 14 months and did consulting work write ups for the Renovation loan programs for several lenders.

RESIDENTIAL HOME FUNDING: Senior Branch Development Manager and Area retail loan production manager, based in Kennesaw, Ga. (10/2012 to Present).

I am Responsible for building an origination and support staff for the State of Georgia, and to transition top MLO into becoming an Affiliate Branches throughout the country. RHF is a medium sized mortgage company with growth as its main objective and is based in New York, NY. Service Excellence is their motto and it is second to none.

CRAFTSMAN MORTGAGE, LLC: Managing Member, CEO. (2003-2010).

Owner and Founder of the company, which was actually an off shoot of Southern Mortgage Investment Corp., as I wanted to become an LLC. I Produced in excess of \$25,000,000 annually, personally in addition to running all aspects of the business. Annual loan production was around \$150,000,000.

SOUTHERN MORTGAGE INVESTMENT CORP: (2000-2003). CEO & President.

Founded the company and built it into one of Atlanta's Premier Mortgage Companies. Developed over twenty \$20,000,000 loan producers and managed seven mortgage branches. This was a full Direct Endorsement and VA Underwriting company. All aspects of the mortgage business, with the exception being loan servicing, were performed. Investor sales and marketing of the closed loans was of particular concern as were the day to day sales and employee support management. Directed the merger of the company into a LLC type company known as Craftsman Mortgage, LLC.

SOUTHERN MORTGAGE INVESTMENT CORP: (DBA as US MORTGAGE NETWORK): CEO & Co-Owner (1994-2000)

Company was based in Florida and was a full Direct Endorsement Mortgage Banker. I started twenty three branch offices throughout the southeast utilizing the "Net/Affiliate Branch System). Production averaged about \$45,000,000 per month with the average loan size about \$80,000, (loans were much smaller than they average today). Particular duties included running the company and making strategic business alliances. Government loan products were about 75% of the loan volume. Utilized the FHA 203k home renovation program extensively and worked with numerous correspondent Banks, Savings and Loan Institutions and about thirty Non Profits. Company was sold and I retained the name and continued the business in Marietta, Georgia.

SOVEREIGN MORTGAGE CORPORATION: (1987-1994) Founder of the company and was CEO.

Managed the company in all phases and built it from scratch into a \$30,000,000 per month closing volume. The company was a full Direct Endorsement FHA company and primarily did government loans. Brokered SBA and small commercial loans and also financed several Section 236 FHA subsidized housing projects. I particularly worked with realtors, builders, smaller Community Banks and Saving & Loan Institutions and handled the training of the personnel within the Banks and Savings & Loans so that they could produce government loan products via our company. We acted as their secondary market outlet.

PRIOR EMPLOYMENT HISTORY BRIEF:

I entered the mortgage banking industry in late 1968 beginning as a loan processor and worked through the various areas of the industry until becoming a top loan producer, then branch manager, regional manager and finally opening my first mortgage brokerage company, Executive Mortgage, which then became Sovereign Mortgage. In my best years as a loan producer/manager in 1973 through 1978 I averaged in excess of closing \$50,000,000 annually.

ADDITIONAL FACTS:

BBA & MBA from Georgia State University, 1970 & 1973 with Honors, (Member of Blue Key National Honor Society).

FHA Direct Endorsement Underwriter Chums #D956, 203k Home renovation Plan Reviewer, Consultant (work write ups and cost estimation), and Repair Inspector Chums #A0779.

National and State of Georgia Licensed MLO #167987 & 28817

Former SRA Senior Residential Appraiser, Certified Teacher, Licensed Insurance Agent, Licensed Contractor and owner of a Home Improvement, Development and Construction company.

Past President of three different Shrine Clubs, Chairman of the Board at Due West United Methodist Church, Eagle Scout, God and Country Award, and Order of the Arrow.

Computer literate, (Word, Point and Encompass)

Personal References can be furnished, if requested.

