

Stan Turner, MBA

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OBJECTIVE - A Quality Management or Underwriting position with a respected company involved in origination and maintenance of assets.

PROFESSIONAL QUALIFICATIONS

MANAGEMENT

- As a Credit Manager, oversee a Forty-plus employee, multiple location mortgage operation and call center with responsibilities including staffing, marketing, sales and training.
- Manage a call center using efficiency reports to ensure that agents use resources correctly, resolve issues, increase productivity, and ensure quality by reviewing accounts and contact logs, creating reports for officer review and Audit corporate office to ensure SOX guidelines were being performed.
- Ensure compliance of employees with established security, sales and record keeping procedures and practices.

CREDIT & FINANCE

- Over Ten Years bank, auto, residential, commercial, finance, conforming, and government lending experience.
- Underwrite FHA, VA, USDA, FNMA, FHMC, Alternative, and non-prime loan products and Direct Endorsement (DE) trained.
- Able to evaluate credit worthiness for commercial and residential borrowers using debt service, financial statement review, determining net worth, and ability to repay.

COLLECTIONS

- Manage a group of loan resolution consultants that have a goal to prevent assets from not performing.
- Resolved deficient mortgages for a Mitigation group that handled multiple portfolios and assisted borrowers that had a multitude of issues and for not being able to satisfy their obligations.
- Handled short sales, extensions, collections, modifications, and forbearance agreements for borrowers in need of resolutions to save their homes working in synergy with Foreclosure, Eviction, Bankruptcy & REO Depts.

SALES

- Established and maintained consistent schedule for servicing accounts and built up a sense of trust.
- Re-established customer trust on accounts that had been previously under-serviced.
- Prospected new business and converted new prospects into closed sales.
- Managed ongoing book of business to business sales from Thirty-plus individual clients.

MARKETING

- Acted as community liaison responsible for corporate stewardship and leadership.
- Helped grow brand in a previously un-represented territory of the Southeast.
- Maintained regular client marketing and advertising contacts to keep my brand on their mind at all times.

RETAIL

- Maintained complete product, handling and merchandising knowledge for multiple specialty products.
- Formulated pricing policies on merchandise according to requirements for profitability of lending operations.
- Supervised employees engaged in or performing sales work, taking of inventories, keeping operating records and preparing daily record of transactions.
- Trained sales staff in product, company policy and established sales techniques and skills.

LICENSES

- **Florida Public Adjuster** – All Lines Current

EMPLOYMENT

- | | | |
|---|------------------------------|-----------|
| • Turner & Associates Consulting | Public Adjuster & Consultant | Current |
| • Ocwen Financial Corporation | Loan Resolutions Manager | 2008 |
| • Lloyd Staffing | Underwriting Manager | 2008 |
| • First NLC Financial Services | Senior Credit Officer | 2003-2007 |
| • Aames Home Loans | Senior Underwriter | 2003 |
| • Bank of America | Loss Mitigation Consultant | 1998-2002 |

EDUCATION

- | | | |
|--------------------------|--|-----------------------|
| • MBA | University of Phoenix | Graduated 2003 |
| • BA | University of South Alabama | Graduated 1997 |
| • 2-20 & 3-20 | Insurance Pre-Licensing Courses | Graduated 2008 |
| • DE | Mortgage University | Graduated 2009 |