

SW364 – Commercial/Residential/Consumer Lender

I am a traditional trained banker with old-fashioned values. I believe in good customer relationships that build lasting business. I like establishing new business and maintaining the current business. I have made many cold calls in my past and gained a lot of business that way. Below is a brief description of what I have accomplished in the banking world.

- Collections – This is where I started in banking.
- Farm Appraisals – Appraised farm equipment and livestock. Made sure the cash flows worked for the operation.
- Consumer Lending – Cars, boats, and anything else that needed to be financed.
- Accounts Receivables – Factoring and billing. Booked \$11 million in 12 months
- Leasing – Irrigation systems, forklifts, and some types of manufacturing equipment.
- Home Lending – Fannie Mae originating and servicing. Familiar with Desktop Underwriter and Mortgage Servicer.
- Ag Lending – Crop loans and Livestock Loans. Booked over \$30 million in poultry loans with an FSA guarantee in 12 months.
- Commercial Loans – I have done all kinds of in-house commercial loans ranging upwards of \$5 million. Buildings, restaurants, daycare facilities a couple of airplanes. Very versed on participations with other intuitions.
- Special Assets – Cleaned up a couple of banks when the economy fell. Handled over \$100 million of NPA's.
- Government Guaranteed Loans – FSA, SBA 7a, SBA 504, USDA B&I, New Market Tax Credits and IRB's (work with Atlanta attorneys on these). I am also familiar with servicing these types of loans.
- Branch Management – Help establish LO office and then create a full-service branch. I managed branches and people when required.
- I am proficient with many different banking software platforms as well as Microsoft Office 365.