

RAYMOND JAY HOFFMANN

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SENIOR BANKING EXECUTIVE

Mortgage Banking ... Multi-Site Operations ... Risk Management ... Loss Mitigation

Highly acclaimed and accomplished Executive with solid progressive history promoting substantial growth and profitability for midsize and Fortune 500 mortgage banking / commercial lending institutions. Managed startups and built sales divisions from the ground up. Achieved record number of management promotions, with distinction as the only post-merger corporate Executive to be retained and promoted. Recruits, trains, and manages multisite operations staff. Leads companies in sales, operations, and risk performance, as well as low employee turnover. Exceeds goals through cost-cutting, productivity-enhancing strategies and initiatives. Willing to travel and relocate.

Areas of Excellence:

- Startups & Turnarounds
- Marketing / Business Development
- Loan Underwriting & Processing
- Performing & Non-Performing Notes
- Foreclosures & Forbearances
- Regulatory Compliance
- Operations Management
- Investor Relations
- Credit & Collections
- Portfolio Management
- Broker Management
- Hedge Funds
- REO / Asset Management
- Mortgage Lending
- Quality Control
- Sales Generation
- Risk Assessment
- Distressed Assets

PROFESSIONAL EXPERIENCE

NATIONWIDE FINANCIAL CORPORATION, Addison, MI 3/2008-Present

Nationwide company serving the financial needs of small and medium-sized businesses.

Vice President

Prospect and consult with financial institutions, hedge fund managers, private equity groups, and individuals seeking to buy or sell distressed assets including REO's, performing and non-performing notes, and related banking instruments.

ABC FINANCIAL SERVICES INC, Lexington, MI 2001-3/2008

A global investment bank serving the financial needs of corporations, institutions, governments, and high-net-worth investors.

Senior Vice President – ABC Mortgage (2006-3/2008)

Tasked with sales and account management and generation for numerous locations. Directed, recruited, selected, and trained associated sales and operating staff, conducting training and orientation classes. Managed loans. Coordinated with operations and marketing team members to develop new loans / products and maintain quality while minimizing risk.

Key Accomplishments:

- Enjoyed the highest number of management promotions of any division in the company, with distinction as the only Executive from the Banking America – ABC merger to be retained and promoted.
- Managed 3 of the top 5 producing AE's, claiming the lowest AE and operations staff turnover in the company.
- Streamlined branch registration processes, saving time, increasing efficiency, and reducing errors by over 30%.
- Selected by executive board to speak on topic of Diversity and Inclusion within ABC Financial Services Corporation.
- Integrated 150 MLN employees into ABC Mortgage within 45 day time frame.
- Contributed to new operations model to increase efficiency by 15% while decreasing need for staff and reducing errors.
- Designed and implemented new sales tracking reports enabling quicker identification and resolution of under-performing AE's.

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Divisional Vice President – Banking America (2001-2006)

Managed all internal and remote sales and operations functions for numerous sites. Functions included recruitment and selection, risk management, marketing, and HR administration. Coordinated with credit agencies along with title, appraisal, information storage, and PMI companies in the administration of objectives.

Key Accomplishments:

- Played key role in development of sales and operations training program stimulating AE productivity in initial 60-90 days of employment.
- Increased Midwest regional production from \$5M to \$115M within 12 months' time, and Eastern regional production from \$4M to \$120M within 10 months' time.
- Developed reports and company-wide retail, wholesale, and broker direct sales training and marketing materials.
- Led company in overall sales, operations, and risk performance each month.
- Held the lowest employee turnover, as well as the highest approval limits of any DVP in the company based on QC and production results.
- Set precedent as the first in company ever to be promoted to Divisional Vice President.

WHEATLEY MORTGAGE COMPANY – Lexington, MI, 1999-2000

Nationwide residential mortgage banking company.

Regional Operations Manager

Directed operations for the Central U.S. region, incorporating management, training, and development of Loan Officers and AE's, vendor administration, policy and procedural implementation, equipment leasing and purchasing, regulatory compliance, and coordination of cross-functional teams and interdepartmental functions.

Key Accomplishments:

- Led the company in QC and risk assessment for each month of tenure.
- Developed the Central Region's internal processes to advance it to a consistent ranking of #1 or #2 in the country.

USA MORTGAGE SOLUTIONS – Addison, MI, 1996-1999

National FHA/HUD Lender specializing in financing Multifamily Apartments and Healthcare Real Estate.

Regional Manager

Set up and managed operations for branch locations in Michigan, Illinois, and Florida. Established underwriting, processing, and closing procedures. Aided in development of wholesale and retail loan origination policies and practices. Coordinated with title companies, appraisers, credit reporting agencies, investors, storage companies, and equipment leasing establishments to support directives.

Key Accomplishment:

- Distinguished as the company's only Regional Manager.

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Served in prior role as Senior District Manager for Accent Financial Services of Detroit, MI

EDUCATION & CREDENTIALS

Associate Degree in Accounting

INTERNATIONAL BUSINESS COLLEGE, Fort Wayne, IN

Professional Development:

Public Speaking Courses

COMMUNISPOND, San Francisco, CA & TOASTMASTERS, Schaumburg, IL