

**Jack Winnard**318 Mount Aetna Drive  
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jpwinnard@comcast.net**Professional Objective & Overview**

A sales and marketing position. Over fifteen years of business to business sales to small, medium and large financial institutions focusing on residential mortgages, providing unsurpassed interpersonal and communicational proficiencies, top national sales performance experience, self-motivation, and initiative. Extensive relationship-building with owners and top level management. High level public speaking and customer presentations. Thorough technical and product knowledge. Leverage all accumulated and proven skills into the expanding field of renewable energy.

**Skills Profile**

New Business Development  
Key Account Maintenance  
Client Relationship Management  
New Product Rollout & Sales  
Competitive Product Positioning

Sales Team Management  
Sales Team Training  
Client Training & Seminars  
Business Planning & Forecasting  
Time Management & Call Planning

**Professional History****Mad Dog's Pig Roast on Wheels, Columbia, MD**

August '09 – January '10

*Owner/Partner*

Provide BBQ style fare to local community, as well as catering services in and around Central Maryland

**Bank of America, Glen Burnie, MD**

January '09 – July '09

*Account Representative*

Sold Merchant Services and related products to local merchants surrounding bank-affiliated branches of Bank of America in Central Maryland. Primary source of business through cold calling of merchants to offer lower cost solutions to their credit card processing through consultative, needs-based selling.

**National Mortgage & Finance, Alexandria, VA**

August '08 – Present

*Account Executive*

Local lender for government backed residential mortgages offering the local broker community access to FHA loans. Develop business relationships with new clients via needs-driven consultative approach to retail brokers with business ownership and management teams; large group and individual presentations. New clients obtained via in-person and telephone cold calls.

**1<sup>st</sup> Loan Mortgage, Silver Spring, MD**

March '08 – August '08

*Account Executive*

Small correspondent lender in Maryland with conventional, government and non-prime conduits offering the local broker community access to loan products not available through typical wholesale channels. Develop business relationships via needs-driven consultative approach to retail brokers with business ownership and management teams, as well as with client presentations.

**American General Financial Services, Baltimore, MD**

December '06 – December '07

*Sales Manager*

American General, one of the top 5 non-prime lenders in the country for the past eight years, originated, purchased, sold and securitized nonconforming wholesale residential mortgages through wholesale account executives and their relationships with a network of over 35,000 mortgage brokers and bankers.

Mortgage Industry Multiple Layoffs - Before

As Sales Manager during the constantly evolving mortgage industry, managed up to 15 account executives to top sales team in Mid Atlantic Region for 2007. Installed guideline and presentation skills training for AE's. Installed weekly phone clinics for AE's to generate additional relationships with brokers, builders and financial institutions, and to uncover opportunities within a wildly changing business landscape.

**American General Financial Services, Baltimore, MD**

November '98 – February '06

*Account Executive*

Establish & maintain broker relationships to obtain non-prime loans in Metropolitan Washington market via new client prospecting, as well as referrals. Determine needs through consultative sales approach: building interest, obtaining buying motives, and presenting a strong close. Extensive client presentations on products best suited for the client – both one-on-one and group presentations. Resulted in being number one AE in Mid Atlantic for 2002-2005.

- #1 AE in region with average fundings of \$18 mil per month.
- Highest monthly production nationally twice
- Train and demonstrate on-line loan product approval and pricing system to brokers.
- Four time Franklin Club winner (top 50 AE's nationally)
- Century Club Award winner (100+ first liens closed in one month)
- Outstanding Performer Award winner
- Developed and managed large accounts (national lenders and builders)

**Mid-State Mortgage, Waldorf, MD**

March '06 – December '06

*Area Sales Manager*

Establish East Coast Hub for new wholesale lender by introducing Alt-A products to the Maryland broker community; Assist in the hiring of key personnel including Account Executives, Underwriter and Processor; Assist in establishing file flow and protocol. Manage my own broker business via thorough product knowledge, accurate pre-qualifications and pricing, consistent follow-up, along with consistent field visits, direct mail, and e-mail campaigns to new/potential clients.

**JMC Mortgage, Linthicum, MD**

October '95 – October '98

*Account Executive*

Establish & maintain broker based business for non-prime loans within Metropolitan Washington, D.C. market.

**Valley Mortgage, Baltimore, MD**

August '93 – September '95

*CLR "Hybrid" Account Executive*

Generated COFI loans via brokers and retail origination  
Appraised all subject properties generated via retail or wholesale

**LM Appraisals, Kensington, MD**

May 90' – July '93

*Real Estate Appraiser*

Licensed appraiser responsible for valuation of residential real estate

**BA Business Administration, St. Mary's College of Maryland**

**References:** - Available upon request