

## Daniel Simon Nelson

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### Private Mortgage Banker

Proven producer of high quality loans from affluent borrowers seeks to re-enter the profession of private mortgage banking. Well-connected and highly visible, with outstanding networking, interpersonal and communication skills.

#### Strengths

- \* 20+ years lending experience to high net-worth individuals and businesses
  - \* Extensive experience processing and underwriting loans
  - \* Accurate analysis of financial and credit data
  - \* Civic-minded and active in the community
  - \* Innovative, flexible and highly ethical
  - \* Solid understanding of real estate appraisals, title reports and real estate transactions
  - \* Fully compliant with S.A.F.E. Mortgage Licensing Act of 2008
  - \* Organized, consistent prospect follow-up
  - \* Empathetic customer service
  - \* Proficient multi-tasking and time management
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#### Key Accomplishments

- Outperformed 90% of Countrywide and Washington Mutual private mortgage bankers throughout the U.S. while working for these firms over an 8-year period, specializing in lending to construction companies and high net-worth individuals
- Achieved *President's Club* and *Presidents Circle Awards* in recognition of outstanding sales performance every year from 2000 – 2007
- Wrote \$110 million in loans in 2004, \$80 million in 2005 and \$62 million in 2006
- Generated an average of \$500K - \$700K per loan from 2004 through 2006
- Developed, maintained and grew profitable networks of high net-worth prospects through arranging dynamic social events at prestigious venues and country clubs
- Served numerous organizations and clubs to increase access to potential prospects and enhance visibility in the marketplace
  - \* *Mayacama Golf Club* (current member)
  - \* *North Bay Active 20-30 Club* (served as member while under 40 years of age)
  - \* *Santa Rosa Children's Village* (past board member)
  - \* *Fountaingrove Business Club* (current member)
  - \* *Santa Rosa Hispanic Chamber of Commerce* (current member)
  - \* *North Bay Home Builders Association* (current member)
- Increased business of fine wine transport service by 36% over 9 months (from 500K cases to 680K) through creative networking and persistent follow-up

## Work History

2009 – 2011, **Full-time Caregiver**, Santa Rosa, CA

- Provided round-the-clock care for ailing spouse

2010, **Loan Officer**, Diversified Lending, Santa Rosa, CA

- Analyzed loan applicants' credit, financial status and property holdings to determine feasibility of granting loans

2009, **Senior Loan Officer**, Bank of America, Santa Rosa, CA

- Solicited, negotiated, underwrote and coordinated the closing of consumer, residential, equipment, SBA, commercial building, and business loans
- Promoted business by maintaining good customer relations and referring customers to appropriate staff for new services

2008 – 2009, **Business Development Manager**, Vinlux, Napa CA

- Procured new accounts for fine wine transport service
  - \* Grew business 36% over nine months, garnering prestigious *Silver Oak*, *Frog's Leap* and *Grgich Hills* accounts

2007 – 2008, **Private Mortgage Banker**, Wells Fargo, Santa Rosa, CA

- Produced high-quality loans that met Wells Fargo Home Mortgage guidelines by building relationships focused on affluent borrowers with realtors, builders, financial professionals, bank stores, past customers and non-traditional sources

2005 – 2007, **Private Mortgage Banker**, Countrywide Financial, Santa Rosa, CA

- Serviced high-end mortgage market and wrote construction loans, writing over \$140 million in loans over a 2-year period
- Developed, maintained and grew client base of high net-worth individuals through methodical networking in a wide variety of venues, including private clubs, business clubs and community-based organizations

2000 – 2005, **Private Mortgage Banker**, Washington Mutual Bank, Santa Rosa, CA

- Serviced high-end mortgage market and wrote construction loans, writing over \$350 million in loans over a 5-year period
  - \* Regularly placed in top 10% of Washington Mutual's private mortgage bankers nationwide, resulting in numerous *Presidents Club* and *Presidents Circle Awards*

1998 – 2000, **Loan Officer**, North American Mortgage, Santa Rosa, CA

1994 – 1998, **Loan Officer**, National Bank of the Redwoods, Santa Rosa, CA

1991 – 1994, **Loan Officer**, Home Savings Bank, Santa Rosa, CA

## Education and Certifications

- NMLS Certification (compliant with S.A.F.E Mortgaging Licensing Act of 2008)
- XYZ College, Anytown, CA – BS in Finance