

# ELIZABETH ALEJO

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**OBJECTIVE:** To obtain a challenging position as Area Manager, Multicultural Community Lending

## SUMMARY OF QUALIFICATIONS:

- Excellent Mortgage Manager Service Achievement
- Excellent Organization and Communications skills
- Comprehensive knowledge of Lending and Banking regulations
- Highly Motivated Team player
- Over 25 years experience in the Mortgage Industry
- Bilingual – English/Spanish
- President – Silicon Valley Chapter – National Association of Hispanic Real Estate Professional - NAHREP

## EMPLOYMENT EXPERIENCE:

### Platinum Home Mortgage 2/2017 – 4/2018 \*\*\* President Club Member 2017



Branch Manager – Originate First Mortgages, Build Realtor Relationships, Recruit Loan Officers, Manage Branch Pipeline

### PRMG – August 8, 2016 – 1/2017

Branch Manager – Originate First Mortgages, Build Realtor Relationships, Recruit Loan Officers,

### Envoy Mortgage - 9/1/2015 – 4/7/2016

Branch Manager – Build, recruit and Hire Loan Origination Team for Envoy Mortgage, New San Jose Branch. Obtained purchase and refinance mortgage loans in accordance with established policies and procedures and appropriate guidelines by calling upon Realtors; past clients and referral partners; provide strong communication and support to management, underwriting, processors and customers to clear stipulations needed. Review loans in process daily and determine which loans must be processed immediately. Originate and personally fund over \$1.4 million on a consistent basis, Manage Branch Pipeline and rate lock expiration reports.



### **First Bank – 5/2014 – 8/2015**

Mortgage Branch Manager – Build Sales Team for New Campbell Mortgage Branch, Originate and personally fund over \$1-2 million on a consistent basis, Manage Branch Pipeline and Rate Expiration Reports, Assist LO's with monthly assigned funding goals, Assist LO's with structuring or restructuring of Loans, conduct weekly Sales Meetings, Conduct Realtor Presentations for First Bank Mortgage Products, Ensure that Branch and Team adhere to Bank's policies and procedures.

### **Mason-McDuffie Mortgage -03//13 – 1/2014**


Sales Manager – Originate and personally fund over \$2 million, Build Sales Team for Campbell location, Assist LO's with Loan Scenarios and guidelines, Provide guidance to LO's when needed, Conduct Realtor Sales Presentations, Manage Branch Pipeline in order to ensure Branch is meeting monthly assigned funding goals, Assist LO's with their personal funding monthly goals, Ensure and assist LO's with their personal growth and success, Speak to UW and Management in regards to LO's declined loans.



### **WJ Bradley Mortgage, LLC – 06/2011 – 02/13**

Branch Sales Manager – Recruit (6) LO's for new WJ Bradley Santa Clara Branch. Personally Originate, Produce and fund over \$3 million on a consistent basis. Assist LO's with Realtor Office Presentations and Outside Cold Sales Calls. Assist LO's with the structuring of loans, assist with loan scenarios and the understanding of underwriting guidelines. Motivate, Mentor and Coach LO's with personal funding Goals. Conduct Monthly Offsite Sales Rallies for Top LO funding Recognition and Team Building. Manage and coordinate with Branch LO Sales Team and Branch LO Support Team in order to meet monthly Company Branch Funding Goals. Ensure that Branch LO's and Branch Office Team properly adhere to company policies and procedures.

### **US Bank – 10/2010 – 06/2011**

Mortgage Loan Officer – Sourced and obtain first mortgage inquiries from existing customer base, branch referrals and external business sources by utilizing targeted marketing and advertising efforts. Conduct presentations at Branch, Real Estate Office Sales Meetings, Homebuyer's Seminars and other venues in order to solicit First Mortgage Business. Obtained and analyze pertinent financial and credit data. Keep informed on current trends and developments in the local Real Estate Market as well as the changing rules and regulations. Manage pipeline to ensure service standards and financial goals are met. Build strong customer relationships by cross-selling additional US Bank products.





**BANK OF THE WEST – 11/2008 – 10/2010 \*President’s Club Member 2009\***

Presidents Club Member 2010 \*Circle of Excellence Member 2009\*

Mortgage Banker – Originate First Mortgage loans with assigned branch territory - Cupertino, Sunnyvale, Campbell, Mountain View and Los Altos Bank Branches.

Originate First Mortgage loans from Realtors, Builders and past clientele. Interview customer’s in order to determine the best Bank of the West Mortgage product available in order to ensure 100% customer satisfaction.

Conduct biweekly “TEAM” Sales Motivational Meetings with my five Bank Branch Partners. Analyze current rates and loan programs in order to provide accurate and timely information to customers. Monitor and manage assigned personal goals in conjunction with the overall strategy of the Mortgage Banking Group. Analyze pertinent financial and credit data in accordance with Banking Underwriting guidelines and Federal regulations. Provide exceptional customer service and build stronger banking relationships by cross-selling additional Bank of the West financial products to all customers.

**FIRESTONE FINANCIAL GROUP – 12/2002 – 10/2008\***

Top Sales/Production employee for 7 years\*

Senior Sales Manager - Managed a high quality service sales team of 8 while motivating and encouraging team to meet and exceed personal and office sales goals.


Conduct weekly sales and motivational sales meetings. Conduct training clinics in relation to Fannie Mae/Freddie Mac changes in the Mortgage industry. Developed and maintained strong relationships with Realtors, Customers and Commercial businesses.

Collect and analyze client’s income, assets and debts to determine which financial product best meets the client’s needs. Prepared loan packages for credit review and underwriting. Personally generate and close over \$4.8 million in residential/commercial loans on a monthly basis.

**X.COM/PAYPAL - 3/2001 - 8/2002**

Credit Risk Operations Manager– Developed departmental operating procedures for a start-up company. Managed and motivated a staff of 22.

Responsible for maintaining high customer service levels for on-line payment service call center. Additional duties included managing fraud investigations team and account verification team. Interacted with law enforcement in order to protect company assets and minimize losses. Identified and analyzed new fraud trends. Implemented departmental operation procedures and trained personnel at the Nebraska Customer Service Call Center.





## **WASHINGTON MUTUAL BANK – 11/97 - 6/99**

\*Achieved Gold Branch Status for 2 Years

Financial Center Manager – Managed a financial center with a deposit base of \$70 million and a team of 18. Provided sales leadership, motivation and coaching in order to meet or exceed Financial Center’s production, deposit and lending goals.

Developed new business in accordance with established Financial Center goals and objectives. Ensured personnel awareness of all bank and non-bank subsidiary products and financial services. Promoted high levels of customer service to new and existing clients. Maintained client satisfaction and retention of a portfolio of high net worth clients. Originated first and second mortgages and cross-sold other WAMU bank products. Developed and implemented branch sales plans and maximized sales results

**EDUCATION AND PROFESSIONAL DEVELOPMENT:** Relationship and Risk Management...Business Development ...Time Management... Consumer/Commercial Lending...PC proficiency with Microsoft applications...

**REFERENCES:** Available upon request

