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**Timothy Connolly**

<http://www.timothyconnolly.com/>

## ***Experienced Mortgage Banking Leader with Focus on Group Development***

### **Professional Summary**

Innovative, energetic leader with a successful 25 year record of driving results in management and sales. Extensive, 17 year history of mortgage banking expertise in direct retail banking as well as call center environments.

Produces results through effectively utilizing innovative management, sales strategies, tactics and leadership. Adept at applying knowledge in a solutions oriented manner. History of skilled tactical planning, balanced analysis and decision making that delivers profitable outcomes.

### **Core Competencies**

- ✓ Proven ability to lead, direct, organize and govern
- ✓ Strong analytical abilities, excellent oral and written communication skills
- ✓ Ambitious and goal oriented; personable, honest and steadfast
- ✓ Creative problem solving, intuitive; penchant for initiating action with new profitable directions
- ✓ Ability to empower each individual, and increase team performance for the achievement of objectives

## **PROFESSIONAL EXPERIENCE**

**TBI Mortgage** (a Toll Brothers Company) 250 Gibraltar Road Horsham, PA 19044 ● July 2007 – March 2009

### ***Internal Sales Manager, South East Region***

Managed and directed 14-member Mortgage Loan Specialist sales team responsible for originating and closing mortgages for America's luxury home builder, Toll Brother's. Exceeded production goals delivering 1,700 mortgages in a 20 month period valued in excess of \$730MM during a contracting marketplace. Re-established an entirely new Mortgage Loan Specialist and sales support team while improving score metrics on targeted goals for internal and external customer service satisfaction and closed mortgage loan capture rates.

- Delivered profitable secondary marketing executions averaging 135 basis points. No defaults (EPD's) or re-purchase demands.
- Identified business areas and trends for improvement through effective use of reporting tools, and key performance metrics.
- Increased closed mortgage capture rates from 47% to over 56% on an extensive, 7 state backlog production pipeline.
- Significantly improved TBI Mortgage customer service satisfaction scores from 3.27 to 4.44 (*highest possible score, 5*).
- Relocated entire SE Region Operations Center in Ashburn, VA to Toll headquarters in 72 hours with no loss in income.
- Interviewed, selected, educated, mentored and evaluated new Mortgage Loan Specialists and sales support members who replaced the entire Ashburn, Va. SE Operations team.
- Created TBI's Roles & Responsibilities curriculum including training material for Mortgage Loan Specialists and Business Development Managers.
- Improved TBI's relationship and value position with Toll's sales and construction teams by delivering 97% on-time settlements.
- Developed TBI's FHA curriculum; implemented and conducted training with oversight receiving Federal Housing Administration's Direct Endorsement, "DE" approval. The SE Region contributed 96% of all test cases leading to TBI's HUD/FHA approval.
- Provided consultative role between TBI's Training Director and Toll's IT department software developers integrating all live, customer contact records within TBI's loan origination software "TBEye", with Toll's sales reporting software "Pivotal".
- Mandated weekly pipeline status meetings increasing work-flow efficiencies between Mortgage Loan Specialists, Business Development Managers and Operation team underwriters and processors.

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**SouthBanc Mortgage** 13861 Sunrise Valley Drive Herndon, VA 20171 • September 2002 – May 2007

### ***Vice President, First Trust Group***

Managed and directed 15-member First Trust Mortgage Group and co-supervised 20-member Second Trust Group call center loan origination team and support personnel. Responsible for generating high margin, investment quality first and second trust prime, non-prime and government mortgages. Attained a significant goal- 2 years average production volume exceeded \$240MM per year.

- Produced 7,912 mortgages in 30 months for direct, bulk sale to secondary and capital markets investors.
- Conceived and implemented SouthBanc's training curriculum and feedback groups increasing staff retention from 50% to 75%.
- Launched new e-commerce call center team; originated 943 mortgages in 16 month's with a volume exceeding \$54MM.
- Raised existing benchmark lead-to-close ratios from 4.25% to 6.00% in 12 months.
- Increased average fee income over a 7 month time span from 5.75% to over 7.00%.
- Collaborated routinely with the Director of Operations reducing production costs by 15% within 12 months.
- Improved profitability through work-flow best practice enhancements, cost controls internally and with service providers.

**Community Bank of Northern Virginia** 8150 Leesburg Pike Vienna, VA 22182 • June 1996 – September 2002

### ***Senior Mortgage Banker***

Directly responsible for self-generated profitable, closed mortgage production utilizing the bank's diverse product portfolio. Created successful strategies resulting in capturing CBNV's largest volume of minority applicants for both purchase and refinance transactions. Spearheaded with branch managers a marketing campaign aimed at high net worth clients which offered exclusive, mortgage finance solutions to meet their objectives.

- Top performing originator yearly with secondary marketing executions averaging 225 basis points.
- Won the semi-annual best customer service award three times.
- Originated and closed the largest volume of minority applications generating a volume of \$7MM per year.
- Personal, non-bank, self-generated production volume exceeded \$16MM per year.
- Consistently noted for displaying a can-do positive disposition in all circumstances and challenges.
- Expanded into new markets by originating mortgages via referrals from realtors, investment advisors and home builders.
- Analyzed and selected investor price executions for all loan level transactions exceeding the bank's 75 basis point requirement.
- Successfully retained future business and referrals by providing appropriate mortgages from CBNV's product portfolio offerings.
- Created and maintained all point-of-sale origination software mortgage product matrices and compliant disclosure documents.

**Consumer First Mortgage** 8808 Center Park Drive Columbia, MD 21045 • April 1992 – May 1996

**First Fidelity Mortgage** 8260 Greensboro Drive McLean, VA 22102

### ***Mortgage Loan Officer***

Initiated and succeeded in sourcing business referrals in a highly competitive new market area for First Fidelity Mortgage. Surpassed first year "Rookie" origination goals for closed loan production; volume exceeded \$9MM. Developed increasingly profitable referral relationships yearly through territory management, direct marketing campaigns and face-to-face superior customer and client service.

- Exercised excellent prospecting activities, qualifying and solution-oriented sales skills to close over 12MM per year.
- Top producer 5 times in closed loan volume and gross margins in Consumer First's Manassas Branch.
- Produced self-generated leads and prospects originating investment grade conventional and government insured mortgages.
- Generated profitable business sources through a new immigrant outreach program valued at \$5MM per year in production.
- Conceived and implemented First Time Home Buyer and mortgage education seminars with select real estate offices.
- Winner of Consumer First's monthly highest volume Jumbo loan contest. Won the award three times in a 12 month period.

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## EDUCATION & PROFESSIONAL DEVELOPMENT

### Education

- Undergraduate Mathematics studies, Northern Virginia Community College.
- Graduate Electrical & Electronic Technologies, WT Woodson, Fairfax Virginia.

### Training and Seminars

- Business and sales management courses provided through Fannie Mae, Freddie Mac, HUD and the Veterans Administration.
- Mortgage Fraud Detection, PMI Insurance Company advanced studies.
- Underwriting the Self Employed Borrower, General Electric course studies.
- Versed in the guidelines and underwriting practices of: Conventional- Fannie Mae and Freddie Mac, Jumbo conduit, Alt-A, Non-Prime, FHA/VA, VHDA- Virginia Housing Development Authority, HELOC home equity and over-equity lending.
- Competitive Selling Skills six week certification, Debra Jones; IMPACT Sales Training four day seminar.
- Diverse motivational and marketing seminars with: Dale Carnegie Institute, Lexus USA, Toyota Motor Sales, Chrysler Corporation, Jackie Cooper & Associates and Go Incorporated.

### Certifications and Licenses

- USA PATRIOT Act & CIP Customer Identification Program certification.
- Bankers Training & Certification Studies and Testing: Compliance, Fair Lending, Regulation E & Z, RESPA, Bank Secrecy Act.
- Training Pro certified: Fair Credit Reporting Act, Home Mortgage Disclosure Act, Home Ownership and Equity Protection Act.
- OFAC Office of Foreign Assets Control, GLB Act, Gramm-Leach-Bliley privacy regulations, SAR Suspicious Activity Reporting.
- Licensed loan officer in the following states: Florida, Maryland, North Carolina, Oregon, Tennessee, Washington.
- NMLS, Nationwide Mortgage Licensing System, completion of pre-licensure and continuing education requirements.
- SAFE Act Certified (*Secure and Fair Enforcement for Mortgage Licensing Act of 2008*).

### Business Technology

- Microsoft Office Professional Suite advanced training including: Word, Excel, Outlook, Access, Publisher and PowerPoint.
- Proficiency in all major automated underwriting systems: Fannie Mae Desktop Underwriter and Freddie Mac Loan Prospector.
- Expertise in various secondary market investors underwriting engines and loan origination software including- NetOxygen, Integra, Delphi and Calyx Point.

### Expertise Summaries

Recent examples of my key competencies, knowledge and abilities applied in the business critical, real-world environment are available for download and review. These Expertise Summaries are to provide the reader with a high-level understanding of complex, mission critical objectives achieved successfully. Available Expertise Summaries portray multi-disciplinary projects necessitating a diverse range of skills which showcase the following:

- *Project management*
- *Analytical and problem solving capabilities*
- *Operational objectives and business initiatives*
- *Developing, modifying and executing strategic policies*
- *Customer service relationship performance metrics*
- *Team leadership including hiring, training, mentoring and evaluation*
- *Executive level interaction on adherence to budgets, schedules and work plans*

Choose and download the Expertise Summaries here- <http://www.timothyconnolly.com/5.html>