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"Never use your mind to creatively imagine or figure out why you won't succeed, or to put limitations in your way."

"If you are going to doubt anything, question your own fears and limitations."

Professional Snapshot- Adding Value & Improving Results

I am an experienced mortgage banking professional with a diverse, successful, 17 year career. With a beginning in personal, retail loan origination, onto senior level management as VP, First Trust Division, with [South Banc Mortgage](#); recently as the Internal Sales Manager of [TBI Mortgage](#) (a [Toll Brothers Company](#)).

My in-depth mortgage banking expertise and knowledge covers all aspects of real-world production and group leadership roles. This expertise spans the "high-touch" service-oriented sales & marketing cycle with all internal & external parties involved in loan production, through profitable closed loan transactions. The origination, sales and marketing component is supported through extensive, technical hands-on mid and senior level management of all back-end processes including- underwriting, processing/closing, secondary marketing and regulatory compliance.

Below are recent examples of my proven abilities and results showing a diverse and extensive application of mortgage banking expertise.

Customer referrals were optimized and applications increased 30%.

After implementing TBI Mortgage's point-of-sale marketing materials at all Toll Brothers communities and by engaging Toll's home sales associates through basic mortgage knowledge and product training and relationship building.

I also instituted weekly pipeline status meetings with Sr. Mortgage Loan Specialists team leads, Business Development Managers and the operation support staff of underwriters and processors. As a result, referrals from Toll sales associates increased as much as 25% with the new, improved communications. As a Sr. Mortgage Banker at Community Bank of Northern Virginia, I established relationships with all branch managers improving lead generation and mortgage capture rates through mortgage product training along with branch level targeted marketing and customer awareness seminars.

Proven track record in achieving origination production sales goals.

Managed origination of 1,700 mortgages in 20 months with TBI mortgage valued at 730MM during a time when Toll Brothers home building experienced a contracting marketplace. Managed production and marketing of 7,900 1st & 2nd trust mortgages in 30 months with South Banc Mortgage valued in excess of 240MM per year, for sale to secondary market investors.

Effective leadership, relationship building, mentoring, coaching and performance.

Personal evaluations were utilized during the hiring and selection process as I was responsible for the relocation of TBI Mortgage's South East Operation Center in Ashburn, Va. to Toll's headquarters located in Horsham, Pa. This business initiative included selection, mentoring and coaching of an all new staff including 12 Mortgage Loan Specialists and their junior assistants.

Assisted in building relationships between Toll's Brothers home sales associates and the new Mortgage Loan Specialists assigned to various Toll home communities across a 7 state region. Closed loan capture rates increased from 47% to over 56%. Improved customer satisfaction scores from 3.27 to 4.44 (high score 5).

Diligent in analyzing industry trends, regulatory and compliance issues relevant to the mortgage industry.

Advised senior management of an upcoming profitable opportunity created by pending legislative changes to FHA in the "Economic Stimulus Act of 2008", and subsequent passage of the "Housing and Economic Recovery Act of 2008" (HERA).

Senior Toll Brothers management approved my recommendation to become an FHA Direct Endorsement Lender and be the project management lead. I developed all curriculum materials and helped facilitate training to management, Operations staff, Mortgage Loan Specialists, Business Development Managers and Toll home sales associates. Personally reviewed and managed 96% all FHA test case submissions leading to TBI's Direct Endorsement Lender approval.

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Developed curriculum, conducted training; assisted IT department in software integration.

Created TBI's Roles & Responsibilities curriculum including training material for Mortgage Loan Specialists and Business Development Managers. This standardized TBI/Toll's business procedural model increasing work flow efficiencies and streamlining processes.

Provided consultative role between TBI's Training Director and Toll's IT department software developers integrating all live, customer contact records within TBI's proprietary loan origination software "TBEye", and Toll's sales reporting software "Pivotal".

Strictly adheres to all investor guidelines, State and Federal compliance laws.

This is to ensure by due diligence, that only high-quality, performing loans were originated. Loan performance and quality was such that no investor repurchase requests or EPD's (early payment defaults) due to fraud or negligence in the origination process occurred while at TBI Mortgage. Responsible for state-level compliance of mortgage loan originator licenses and continuing education. Maintained approved statuses in various South East states including Maryland, Florida and North Carolina.

Profitable secondary marketing pricing execution on loan delivery.

While at TBI Mortgage, this was achieved by using a market-by-market competitive analysis setting pricing and end-investor selection. After delivering to senior management documented, competitive analysis I set pricing structures employing capped fee/rate discounts based on market demands. Due to extreme competition in specific communities, price flexibility with discounts up to 62.5 basis points was permitted. Average margins of 135 basis points were maintained across the pipeline. At South Banc Mortgage, I employed a similar process giving Sr. originators point-of-sale pricing authority with tiered levels which proved effective in retaining the loan when a competitor offered better pricing execution.

To view my written communication skills and complete profile, follow: <http://www.timothyconnolly.com/>. Examples showcasing accomplishments can also be downloaded from the ["Expertise Summaries"](#) page. To schedule an interview, call 703.201.1708 or tim@timothyconnolly.com.