

## **Todd Fogel**

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### **CAREER SKILLS/ KNOWLEDGE**

- Experienced professional with a successful career in mortgage financing, market identification/ penetration, business development, business-to-business selling and administration.
- Excel at interfacing with others at all levels to ensure organizational goals are attained.
- Proactive approach has resulted in capturing numerous accounts and expanding client base.
- Possess excellent interpersonal, analytical, organizational and public speaking skills.
- Excel within highly competitive environments where leadership skills are the keys to success.
- An effective communicator with the skills necessary to direct, train, and motivate accounts to their fullest potential in understanding product portfolio, underwriting guidelines, loan packaging, loan submission approval, internet maneuvering and paperless loan submission.

### **CAREER EXPERIENCE**

#### **Guaranteed Rate, Boca Raton, Florida- November 2018- Present**

##### **Regional VP of Renovation Lending- Educator and Mortgage Originator**

**- Licensed in Florida, Georgia, South Carolina, Louisiana and Alabama**

- Source, Explain, Originate, Process and Close Renovation mortgage loan products as outside sales position.
- Emphasize client relations & customer service, new & existing account development, and sales force productivity. Creative ability to source for new accounts and network with attorneys, CPA's, financial planners, title companies and other business professionals.
- Successfully aid in loan packaging, submission, processing and closing.
- Training on product portfolio: FHA 203K Limited Renovation, FHA 203K Standard Renovation and FNMA Conventional Homestyle Renovation Loan Products and VA Renovation.
- Full knowledge of renovation repair proposals and contractor bids, contractor validation, and draw process and all documents and their applications in a closing process. Ability to read and understand title work, property insurance, wire instructions, closing protection letter and all other documentation necessary to facilitate a loan closing.

#### **Fidelity Bank Mortgage, Boca Raton, Florida- April 2018- October 2018**

##### **Renovation Loan Specialist- Loan Officer and Educator**

- Source, Explain, Originate, Process and Close Renovation mortgage loan products as outside sales position.
- Emphasize client relations & customer service, new & existing account development, and sales force productivity. Creative ability to source for new accounts and network with attorneys, CPA's, financial planners, title companies and other business professionals.
- Successfully aid in loan packaging, submission, processing and closing.
- Training on product portfolio: FHA 203K Limited Renovation, FHA 203K Standard Renovation and FNMA Conventional Homestyle Renovation Loan Products and VA Renovation.

- Full knowledge of renovation repair proposals and contractor bids, contractor validation, and draw process and all documents and their applications in a closing process. Ability to read and understand title work, property insurance, wire instructions, closing protection letter and all other documentation necessary to facilitate a loan closing.

### **PrimeLending- A Plains Capital Company, Boca Raton, Florida**

**- Sept. 2017- April 2018**

#### **Sr. Renovation Loan Originator and Educator**

- Source, Explain, Originate, Process and Close Renovation mortgage loan products as outside sales position.
- Emphasize client relations & customer service, new & existing account development, and sales force productivity. Creative ability to source for new accounts and network with attorneys, CPA's, financial planners, title companies and other business professionals.
- Successfully aid in loan packaging, submission, processing and closing.
- Training on product portfolio: FHA 203K Limited Renovation, FHA 203K Standard Renovation and FNMA Conventional Homestyle Renovation Loan Products and VA Renovation.
- Full knowledge of renovation repair proposals and contractor bids, contractor validation, and draw process and all documents and their applications in a closing process. Ability to read and understand title work, property insurance, wire instructions, closing protection letter and all other documentation necessary to facilitate a loan closing.

### **Wells Fargo Home Mortgage, Fort Lauderdale, Florida- April 2009- September 2017**

#### **Renovation Loan Specialist- Home Mortgage Consultant and Educator**

- Source, Explain, Originate, Process and Close Renovation mortgage loan products as outside sales position. Train and develop referral partners within the company as prefer-to-refer loan origination.
- Emphasize client relations & customer service, new & existing account development, and sales force productivity. Creative ability to source for new accounts and network with attorneys, CPA's, financial planners, title companies and other business professionals.
- Successfully aid in loan packaging, submission, processing and closing.
- Training on product portfolio: FHA 203K Streamline Renovation, FHA 203 FULL K Renovation and FNMA Conventional Homestyle Standard Renovation Loan Products.
- Full knowledge of renovation repair proposals and contractor bids, contractor validation, and draw process and all documents and their applications in a closing process. Ability to read and understand title work, property insurance, wire instructions, closing protection letter and all other documentation necessary to facilitate a loan closing.

### **Creative Organizing Solutions- February 2005- Present**

#### **Professional Organizer**

- Hands-on Residential & Business Services
- Home, Office & Garages
- Closet & Cabinet Spaces
- Organizational System Specialist
- Functionality Space Organizing
- Paper & Filing Systems
- Educate clients on organizational skills for future application.

### **Closet Factory- November 2007- April 2009**

#### **Design Consultant**

- Experienced as a visionary, partner and fine artist of organization from beginning to end.
- Ability to assess clients needs on every level, take a detailed inventory of every item to be stored, and show a range of solutions.
- Provide an unsurpassed level of comfort and confidence as a storage portrait is created for clients with an acute eye for detail.
- Educate client about scope of work from beginning to end, custom closet solutions and storage solutions.
- Ability to act as project manager to oversee the design, engineer, and manufacturer processes to the final installation and trouble shoot any issues that may arise in those areas.

### **ABC- American Brokers Conduit, Sunrise, Florida- January 2007- May 2007**

#### **Wholesale Account Executive**

- Train, develop, and direct mortgage broker accounts as outside sales position.
- Emphasize client relations & customer service, new & existing account development, and sales force productivity. Creative ability to source for new accounts and network with attorneys, CPA's, financial planners, title companies and other business professionals.
- Successfully aid in loan packaging, submission, processing and closing.
- Training on product portfolio: including Conforming, Jumbo's, Alt-A, and Seconds, underwriting guidelines, and internet loan approval on CDU through efanniemae, eMagic, and AU Central.
- Full knowledge of the concept of Entity Vesting and the ability to read and understand Corporation, Trust, LLC and 1031 Exchange documents and their applications in a closing process. Ability to read and understand title work, property insurance, wire instructions, closing protection letter and all other documentation necessary to facilitate a loan closing.

### **Homecomings Financial, Fort Lauderdale, Florida- February 2006- December 2006**

#### **Wholesale Account Executive**

- Train, develop, and direct mortgage broker accounts as outside sales position.
- Emphasize client relations & customer service, new & existing account development, and sales force productivity. Creative ability to source for new accounts and network with attorneys, CPA's, financial planners, title companies and other business professionals.
- Successfully aid in loan packaging, submission, processing and closing.
- Training on product portfolio: including Conforming, Jumbo's, Alt-A, Sub-prime, and Seconds, underwriting guidelines, internet loan approval, and paperless loan submission.
- Full knowledge of the concept of Entity Vesting and the ability to read and understand Corporation, Trust, LLC and 1031 Exchange documents and their applications in a closing process. Ability to read and understand title work, property insurance, wire instructions, closing protection letter and all other documentation necessary to facilitate a loan closing.

**Washington Mutual, Plantation, Florida- September 2002-January 2006**  
**Wholesale Account Executive**

- Train, develop, and direct mortgage broker accounts as outside sales position.
- Emphasize client relations & customer service, new & existing account development, and sales force productivity. Creative ability to source for new accounts and network with attorneys, CPA's, financial planners, title companies and other business professionals.
- Successfully aid in loan packaging, submission, processing and closing.
- Training on product portfolio: including portfolio, saleable products, and construction lending underwriting guidelines, and internet loan submission.
- Full knowledge of the concept of Entity Vesting and the ability to read and understand Corporation, Trust, LLC and 1031 Exchange documents and their applications in a closing process. Ability to read and understand title work, property insurance, wire instructions, closing protection letter and all other documentation necessary to facilitate a loan closing.

**World Savings, Boynton Beach, Florida- November 1990–August 2002**

**Community Loan Underwriter 2001-2002**  
**South Florida Internet Mortgage Division:**

- Train, develop, and direct mortgage broker accounts in internet loan submission.
- Emphasize client relations & customer service, new & existing account development, and sales force productivity.
- Successfully aid in loan packaging, submission, processing and closing.
- Full knowledge of the concept of Entity Vesting and the ability to read and understand Corporation, Trust, LLC and 1031 Exchange documents and their applications in a closing process. Ability to read and understand title work, property insurance, wire instructions, closing protection letter and all other documentation necessary to facilitate a loan closing.
- Training on product portfolio and underwriting guidelines.
- Underwrite files at pre-approval and final commitment stage with full signing authority.

**Retail/ Wholesale Mortgage Origination Representative 1990-2001**  
**South Florida Origination Division:**

- Train, develop, and direct mortgage accounts as outside sales position.
- Successfully aid in loan packaging, submission, processing and closing.
- Emphasize client relations & customer service, new & existing account development, and sales force productivity. Creative ability to source for new accounts and network with attorneys, CPA's, financial planners, title companies and other business professionals.
- Successfully aid in loan packaging and submission.
- Training on product portfolio and underwriting guidelines.

**EDUCATIONAL BACKGROUND**

Bachelor of Arts in Liberal Arts  
**University of Florida**