



MICHELLE RICCIUTI

REALTOR® ABR, PSA

Licensed in NH, ME, & FL

From the Seacoast to the Lakes & Mountains

REAL ESTATE EXPERIENCE:

Licensed Real Estate Salesperson in NH, Associate Broker licensed in Maine, Licensed Sales Associate in Florida. Purchased, sold, invested and managed various properties; land, single family homes, condos, mixed use buildings and commercial units. Involved in the development of a 5-lot subdivision including road work construction and water and sewer. Subdivision and development of a storage facility. Landlord and manager of multiple properties and tenants. Honored by the New Hampshire Main Street program for the best adaptive use of a building in the state.

CERTIFICATIONS: Accredited Buyer Representative, Pricing Strategy Advisor, Certified Realtor for (HECM) Home Equity Conversion Mortgage Purchases.

ASSOCIATIONS:

Seacoast Board of Realtors, Maine Association of Realtors, Florida Association of Realtors
Seacoast Women's Network, Hampton Chamber of Commerce, Pease Greeter, Certified
Realtor for (HECM) Home Equity Conversion Mortgage Purchases

WORK EXPERIENCE:

Keller Williams: Sales Associate NH, ME & FL

Bean Group Real Estate: Sales Associate, NH and ME
11/2018-12/2019

04/2010 – 02/2016 Branch Manager and originator for various mortgage companies and Banks.

Bank of America Home Loans – Bedford, NH
6/27/2007 – 04/2010 Vice President/ Sales Manager/Certified Mortgage Planning Specialist.

American Home Mortgage – Melville, NY
11/2004 – 06/12/2007 Vice President / Branch Manager, Certified Mortgage Planning Specialist
Responsible for the start up and management of offices located in
Massachusetts and New Hampshire. Motivational Speaker for sales staff.

Washington Mutual NA - Seattle, WA

9/2003 - 11/2004 Vice President & Home Loan Center Manager
Responsible for the startup and management of new offices in
Massachusetts & New Hampshire. Member of task force/liaison between
back office support and sales.

GMAC Mortgage Corporation -Horsham, Pa

1/1999 - 9/2003 Senior Loan Officer
Top Producer in volume - 1999, Top Producer in volume - 2000, Top
Producer in volume, units and profitability - 2001, Top Producer volume
And profitability - 2002
Carlson Mortgage Company - Woburn, Ma
9/1998 - 12/1998 (Purchased by GMAC)

Constitution Financial Group - Boston, Ma

2/1997 – 9/1998 Senior Loan Officer
Also, Senior Loan Officer for University Credit Union and Boston Regional
Medical Center. Held sales and marketing seminars for Loan Officers.

Michelle's Boutique - Andover, Ma

8/1994 - 2/1997 Owner/Manager (needed a break from mortgage banking)

Federal Deposit Insurance Corporation - Franklin, Ma

12/1992 - 8/1994 Asset Marketing Specialist
Performed due diligence of related loan portfolios, priced loans for sale to
Investors, closed sale transactions of real estate loans. Analysis of
Estimated cash flows. Present value accounting and current market
Analysis.
5/1992 - 12/1992 Liquidation Agent, Settlements
Performed the liquidation of whole banks in relation to bank accounting
And financial analysis with knowledge of internal financial operations.
Negotiated with financial institutions and third parties to implement
Provisions of Purchase and Sale Agreement. Certified FDIC instructor,
Conducted training seminars for settlement of securities including GNMA,
FNMA and FHLMC.
2/92 – 5/92 Consultant
Provided support and assistance at bank closings in the following capacities
Pro-forma, analysis and settlement, general ledger conversions, account
Reconcilations, market analysis, sale of securities and investment
Portfolios and processing of depositor claims,

Accounting/Financial Consultant

1990 - 1992 Clients: FDIC, Bank of Boston, KAO Infosystems, Touraine Paint Co,
Gold's Gym

American Savings and Loan - Fullerton, Ca

1986 - 1989 Manager Mortgage Securities Operations/Control
1985 - 1986 Supervisor Mortgage Securities Receivable Department

Bank of New England - Boston, Ma

1983 - 1985 Accounting Specialist/Analyst
1982 - 1983 Accounting Manager

South Weymouth Savings Bank

1980-1982 Senior Accountant
1978-1980 Accountant
1976-1978 Teller



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DEGREES AND EDUCATION: Associate in Business Administration, Suffolk University, 2/1991
American Institute of Banking, University of Massachusetts,
American Association of Management of New England,
GMAC Real Estate

MISCELLANEOUS: FDIC: *Conducted regional Securities Seminar to train management
And personnel
* Prepared securities Module for inclusion in FDIC Training Manual.
* Qualified FDIC instructor.

Training /Seminars Attended:

Instructor presentation Skills
Negotiating to win
Delegation of Authority
Settlement Regional Technical Training
Asset Marketing Concepts
Discounting Models
Estimated cash Recoveries, Changes and Concepts
ECRs Policy and procedures
Foreclosures-Statutes vs. FDIC Collateral
Bankruptcy- What it is & How it works
Asset Sale Presentation and Case Writing