Mike Hobbs – Chem Financial, Summit Lending USA

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Mortgage Loan Officer – Producing Branch Manager

 Client Facing

 Innovative-Responsive-Approachable
 Sales & Marketing Experience

 Marketing Support for Realtors
Relatable to Multiple Walks-of-Life

EDUCATION

Ashford University – San Diego, California February 7, 2017 May 10, 1984

EXPERIENCE

Producing Branch Manager – Chem Financial / Summit lending USA May 2024 to Present

Co-founder of Chem Financial, responsible for branch operations, mortgage client products and services, and realtor marketing support. Providing superior loan products and services from a direct to market rate and pricing structure. 39 years of working in mortgage, real estate and legal. Able to provide realtors with innovation, availability, and responsiveness.

Home Loan Officer – Umpgua Bank & loanDepot 02/2019 to 05/2022 - 05/22 to 05/2024

Responsible for mortgage client products and services, and realtor marketing. 38 years of working in mortgage, real estate and legal. Ranked as top performer in production and customer satisfaction.

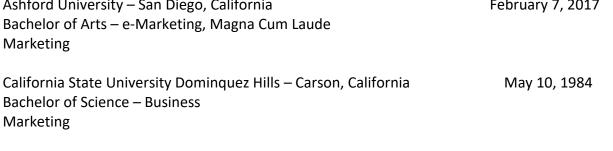
Founder, Realtor, CEO - Metes & Bounds Realty/Team April 2013 to December 2018

Responsibilities include all levels of corporate performance including personal real estate transactions and marketing. Authored the UVP, brand voice, brand promise and corporate core values that support our clients with superior value. Established a marketing and sales strategy making Metes & Bounds Realty the first and only real estate agency in the country to do so.

General Manager - Liewen Law

Developed and managed a law firm that helped hardship laden homeowners keep their homes through Troubled Debt Resolution (TDR) work. Authored banking briefs to servicers and investors that supported arguments for foreclose prevention. Managed a sales force of eight and two attorneys. Developed loss mitigation protocols stopping over nine hundred (900) foreclosures, allowing those homeowners to keep their homes.

January 2011 to June 2015



<u>Owner/Consultant - IMS; React 1st; Venco; Mortgage Police</u>J January 2008 to January 2011

Real estate related consulting, mortgage financing, TDR work for various law firms, business development, radio and marketing in multiple real estate related verticals.

President - Mortech Financial Group

Founder of a mortgage firm that grew to fourteenth (14th) largest mortgage brokerage in the country within its division. Responsible for marketing and business development in California and Arizona. Also, responsible for personal loan production and sales of 40+ per month. Oversaw the loan production of more than 40 loan officers while developing market driven and realtor demand sided propositions to improve brand awareness and help realtors develop their personal brand and grow their business.

COMMUNITY INVOLVEMENT

Chair of the Cultivation & Communication Committee Boy & Girls Club of Camarillo

- Chaired a group of six in the development of a three-million-dollar capital contribution campaign. Responsible for creation of brand elements including, logo, theme statements, messaging and content deliverables to other departments for ongoing distribution and public awareness fund raising campaigns.
- Sponsor of primary annual fundraiser. 1999 to 2008

Praise Band & Rock Drummer, and (Mt. Cross Only) Council Member Somis Church, Vineyard Church, Mount Cross Church, Pathways Church

• Responsible for keeping the rhythm section in check throughout the years playing for various churches and community organizations, and events...as well as my own rock 'n' roll band, No-1U-No.

BACKGROUND

- NFL Sports Agent from 1996 through 2000.
- Talk Radio Host Mortgage Madness, 1996 2006 & Rebel Realtors Radio, 2016 2018.
- Founder and Owner of Buenaventura Escrow from 1992 through 1994. Sold to Chicago Title.
- Developed, produced and acted in a mortgage industry related short film and viral video.
- Telly Award recipient for Short Film in Comedy & Business.
- Developed Agent Superstar in 2017 providing mentorship and marketing support to real estate agents.
- Author: 5 Things Every Realtor Needs to Stand-Out and Be Memorable.
- NMLS 1804310 CalDRE 01082346, SRS, PSA, CPRES.
- Certified Advanced Underwater Diver, PADI in 1992.

January 1990 to January 2008

2017 – 2019

1998 to 2021

2017 201