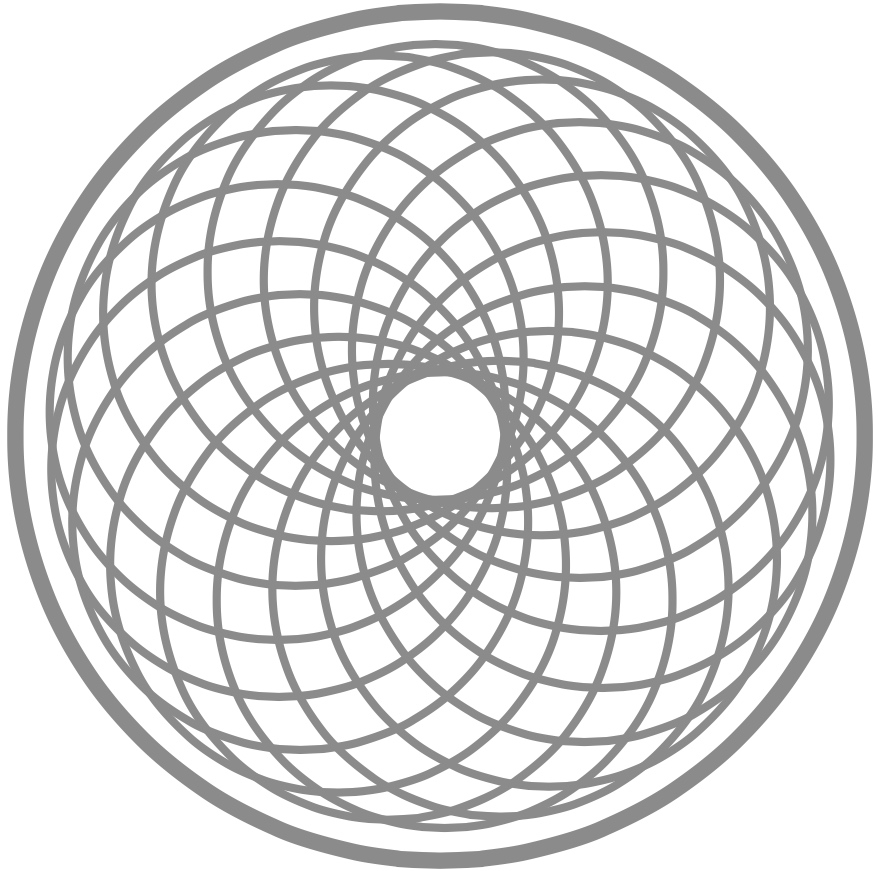
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| **Joe Hatchett** | Atlanta, GA  m: 614.981.6402  joehatchett@yahoo.com  linkedin.com/in/joe-hatchett-6584238 |  |

**Professional Summary**



*Vision-driven change agent with career-long record of finance operations, business development, and management success for leading organizations*

Proven talent for aligning business strategy and objectives with established business development and operations management paradigms to achieve maximum operational impacts with minimum resource expenditures. Growth-focused finance professional experienced in fostering a strong and dynamic sales culture oriented towards revenue growth and cost reduction. Reliable, with verifiable year-after-year success in team building and project delivery. Recognized for revitalizing organizations, client base, and influencing diverse work environments. Exceptionally dedicated professional with keen interpersonal, communication, and organizational skills, as well as budget management, strategic planning, and resource allocation expertise.

Core Competencies

|  |  |  |
| --- | --- | --- |
| * Banking Analytics * Budgeting / Cost Reductions * Sales Development Strategies | * Project Management * Finance Operations * Business Analysis | * Strategic Planning * Multisite Operations * Client Relations |

**Professional Experience**

United midwest savings bank, Westerville, oh, march 2023 to Present

**Senior Vice President - commercial lender/ sba specialist**

* Cultivate new and existing relationships nationally with commercial real estate and business brokers, CPA’s, business consultants, contractors and financial advisors
* Seeking all types of established small business lending opportunities that qualify for SBA 7a financing, that include

Real Estate, Funeral homes, Assisted Living Facilities, Healthcare, Manufacturing, Hotels

* Adept in business cash flow analysis, business plan and projection preparation
* Coordinate and networking with clients and sources throughout the Southeast
* Collaborate with clients and their advisors to review proposals and conditions of lending, facilitating a smooth process by interacting with internal management, external vendors, and other sources involved throughout the process.

Lendistry, Tustin, CA, September 2022 to March 2023

**Vice President of business development / sba specialist**

* Cultivate new and existing relationships with commercial real estate and business brokers, CPA’s, business consultants, contractors and financial advisors in the Atlanta, GA and surrounding counties in order to find new SBA 7a lending opportunities.
* Sought all types of small business lending opportunities that qualify for SBA financing that includes Start Ups, Acquisitions, Owner Occupied Commercial
* Real Estate, Franchise, Assisted Living Facilities.
* Adept in loan preparation for preview and underwriting, ensuring that the best possible loan package is presented for approval.
* Coordinate and networking with clients and sources throughout the Atlanta, GA metro and surrounding counties, promoting Lendistry and the SBA 7a program.
* Collaborate with clients and their advisors to review proposals and conditions of lending, facilitating a smooth process by interacting with internal management, external vendors, and other sources involved throughout the process.

Wells Fargo Bank, Charlotte, NC, May 2021 to September 2022  
**Vice President of business development / sba specialist**

* Cultivate new and existing relationships with commercial real estate and business brokers, CPA’s, business consultants, contractors and financial advisors in the Atlanta, GA and surrounding counties in order to find new SBA 7a and SBA 504 lending opportunities.
* Sought all types of small business lending opportunities that qualify for SBA financing within the Wells Fargo organization, including bankers, financial advisors, and treasury management associates assigned to the Atlanta, GA and surrounding counties
* Building relationships with all banking channels servicing or seeking new clients in Atlanta, GA, through educational presentations, monthly and quarterly team meetings and one on one backlog and discovery calls
* Adept in loan preparation for preview and underwriting, ensuring that the best possible loan package is presented for approval.

United Community Bank, Greenville, SC, June 2019 to April 2021  
**Vice President of Business Development / SBA Healthcare Officer**

* Cultivate new and existing relationships in the healthcare market nationally in order to find new SBA 7a lending opportunities.
* Honed skills necessary to manage non-healthcare lending opportunities in other small businesses that qualify for SBA financing throughout the bank footprint of Georgia, North Carolina, South Carolina, Alabama, Florida, and Tennessee.
* Execute skillful business plan and projection analyses, with many years of Cash Flow and Debt Service Coverage understanding.
* Adept in loan preparation for preview and underwriting, ensuring that the best possible loan package is presented for approval.
* Coordinate with clients and sources throughout the footprint, promoting UCB and the SBA program.
* Act as point person for company through the attendance of medical, dental, and vet conventions/seminars.
* Collaborate with physicians to review proposals and conditions of lending, facilitating a smooth process by interacting with internal management, external vendors, and other sources involved throughout the process.

Bank of America – Practice Solutions, Westerville, OH, October 2015 to May 2019  
**Vice President ­– SE Regional Business Development Officer**

* Researched assigned territory in order to locate conventional lending financing opportunities, specifically for doctors, dentists, and veterinarians looking to start up a new practice, relocate, acquire or buy-in to an existing practice, purchase commercial real estate and land purchase for ground up construction. In addition, purchase equipment, and working capital lines of credit
* Established new and maintained existing relationships in the healthcare market in Georgia, North Carolina, South Carolina. In 2015-2017, coverage included LA, AL, TN, and MS.
* Discovered new opportunities by traveling and meeting with “centers of influence” professionals, with a focus on medical clients such as CPA’s Financial Advisors, Practice Consultants, Architects, Leasing Agents and Brokers, Equipment Vendors and Medical Associations.
* Operated booth at medical specific conventions, while also performing sales presentations to vendor groups and sources on the banks financing options.
* Expanded bank brand by attending social and marketing events in local communities.
* Promoted to become the Merrill Lynch and Small Business Bankers GA/AL/NC/SC market BDO for all Healthcare referrals in 2018.
* Trained SBB on Practice Solutions products, business development, Best Demonstrated Practices, and Side by Side travel appointments.
* Frequented Financial Centers to implement Practice Solutions awareness and show value to all team members.
* Educated SBC through one-on-one meetings, developed relationships with FC partners, held morning huddles to explain what Practice Solutions does, and identified opportunities about how to start conversations.

**Officer-Healthcare Vendor Account Manager**, October 2010 to October 2015

* Inside Sales and External Sales Support. Managed all marketing and banking referrals for medical loan requests
* Marketed, sold, and processed healthcare practice finance loans for physicians throughout the US. Types of loans included: Acquisitions, CRE, Start Ups, Consolidation Buy In, with loan amounts ranging from $100K-$10MM.
* Determined and analyzed physicians’ practice needs, collected business and personal financials, evaluated data, cash flow, credit, and submitted viable loan package to the credit department for approval.
* Consulted with client in order to gather initial condition of lending documents and clear outstanding conditions to fund loan.
* Top performer in selling ancillary products, business DDA, lines of credit, merchant services, and credit cards.
* Fostered relationships with national healthcare brokers, equipment vendors, small business bankers, and Merrill Lynch advisors.

Bank of America (Formerly MBNA), Beachwood, OH, April 2008 to October 2010  
**Senior Collector II**

* Organized a portfolio of between $5M and $7M of delinquent credit card accounts in the Charge-Off Unit.
* Employed skip tracing, pulling credit bureaus and arbitration referrals, basing decisions on personal judgment and compliance with federal laws and company policies.
* Established as the top 5% performer in all areas of performance and quality.

Scott Thomas Furniture, Twinsburg, OH, December 2007 to May 2008  
**Sales Manager**

* Orchestrated all aspects of sales, marketing and customer service issues.
* Promoted and maintained relationships with interior designers, architects, buyers and retail stores.
* Formulated marketing materials, including sales brochures and promotional material.
* Upheld work of sales representatives by assisting with promotional material, inventory lists, new client follow up, catalogue updates, supply leads, and the creation and initiation of sales strategies.
* Networked with designers, buyers and industry clients, traveling to various businesses for 25% of the week, subsequently enriching exposure of company brand and image.

Sequoia Financial Mortgage, Akron, OH, May 2006 to December 2007  
**Mortgage Planner ­­– Licensed Mortgage Broker Loan Officer**

* Effectively undertook and completed all aspects of the loan process for purchase and refinance of residential and commercial property.
* Oversaw general business to business outside sales, which involved traveling to different business for 50% of the week, networking with accountants, financial advisors, local realtors, builders, and high worth clientele.
* Asserted accuracy and detailed proofreading of all paperwork required for underwriting and loan finalization.
* Performed outstanding customer service, advising all potential clients on mortgage issues, as well as discussing objectives, needs, and opportunities for mortgage improvement if available.
* Well-versed in all state and governmental mortgage laws, practices and guidelines, including Freddie Mac and Fannie Mae.

Premier Mortgage Funding, Middleburg Heights, OH, February 2005 to March 2006  
**Licensed Mortgage Broker Loan Officer**

* Expertly enacted all aspects of the loan process, from application to closing, for the purchase and refinance of residential property.
* Generated own leads through realtor, title companies, and builder networking efforts.
* Prepared and processed own loans and verified accuracy of all paperwork required for underwriting and loan finalization.

MBNA, Beachwood, OH, October 2003 to February 2005  
**Mortgage Loan Originator**

* Applied warm transfers and cold calling in order to introduce and sell various mortgage products; additionally, explained the benefits according to the customers’ needs.
* Appraised and prequalified clients for appropriate mortgage program.
* Achieved and surpassed sales goals, receiving top 5% performer accolades on a consistent basis.
* Aided senior management in training new Loan Originators in a rapidly growing department.

**Teleservices / Telemarketing Coach**, June 2003 to September 2003

* Educated telephone sales representatives on communication and sales techniques.
* Cooperated with manager to complete performance reports and associate reviews-acting as a manager in training
* Crafted a daily newsletter for team statistics and other related information.

**Senior Account Manager / Teleservices**, January 2000 to October 2003

* Interfaced directly with personal and business credit card customers, calling them to help with upgrades and create new accounts.
* Mastered all stages of collections delinquency, from September 2001 through October 2003.

Cash Inn Jewelry and Pawn, Hollywood, FL, December1993 to December 1999  
**Store Manager**

* Supervised a staff of seven employees, and trained new employees on customer service, evaluation methods, and negotiating.
* Inspected and approved all large ticket loan negotiations.
* Carried out all security and inventory control measures.

**Education and Credentials**

Bachelor of Science (B.Sc.) in Business, 2003

*University of Phoenix, Phoenix, AZ*

Bachelor of Science (B.Sc.) in Business, 2000 to 2002

*Kent State University, Kent, OH*

Associate of Arts (A.A.) in Business, 1994

*Miami-Dade College, Miami, FL*

**Awards and Honors**

**National Diamond Pinnacle Award Winner**, Bank of America, 2017

**National Pinnacle Awardrecipient**, Bank of America, 2013, 2014, 2017

* Recognized as top 5% nationwide in volume and cross sales.

**Founder of the Medical Financing Division**, MBNA, 2011

**Top Performing Medical Volume Producer**, Practice Solutions, 2011 to 2014

**Quarterly Award of Excellence Recipient**, Credit Card Collections Department, MBNA, 2008

**Title**, MBNA, Year

* Coached a Tele-Services Team to improve from being 67th nationally in sales to 3rd after 8 weeks.

**Selection for the “Credit Excellence Program”**, MBNA, Newark, DE, February 2003

* Representative of NE Region.
* 1 of 12 nationwide selected for annual process improvement representation at MBNA Headquarters.

**“President’s Club” Recognition**, MBNA, December 2000

* Contributed over $1M in credit card sales working in the Tele-sales Department.

**Selection for “The Best of the Best”** *Founder of the NE Region Mortgage Department*, MBNA, Year

* Chosen from over 200 applicants to be 1 of 15.

**Professional Affiliations**

BABC Georgia – British American Business Council of Georgia

**Volunteerism**

Habitat for Humanity, Equality Ohio, Mid-Ohio Foodbank, Big Brothers Big Sisters of America

**Additional Information**

**Technical Proficiencies:** Salesforce, nCino, Saleslogics, Windows, Mac , Microsoft Office Suite, Adobe Photoshop, Illustrator

**Interests:** Creative Writing, Music, Soccer, Boxing, Art, Design, Theater, Travel, Gardening