

Joe Hatchett

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PROFESSIONAL SUMMARY

I am a talented and competitive sales professional with consultative direct sales and wholesale experience who thrives in a fast-paced environment. Building long-term relationships, utilizing an extensive lending, and banking business development background while going above and beyond to service the client. I am dedicated to bringing solutions and value to the client and being a respected institutional brand ambassador within the community.

SKILLS

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- New Business Development
 - Sales Strategy and Forecasting
 - Sales Presentations
 - Consultative Sales
 - Agile Solution Seeker
 - Networking
 - Relationship Building
 - Self-sourcing lead generation
 - Tele-sales Coach

EXPERIENCE

MARCH 2023-FEBRUARY 2024

SENIOR VICE PRESIDENT - COMMERCIAL LENDER/ SBA SPECIALIST

UNITED MIDWEST SAVINGS BANK | ATLANTA, GA

- Self-sourced small business lending opportunities that qualify for SBA 7a and USDA financing, within many industries offering the following loan products, Business acquisitions, Owner Occupied Commercial Real Estate, Debt Refinancing, Equipment Financing, and Working Capital
- Operate trade show booths at regional conventions, generating leads and networking with industry vendors.
- Small and large group sales presentations and host lunch and learn meetings speaking at various regional business and real estate brokerages and professional associations.
- Regularly attend local networking events and monthly industry association meetings to bring brand awareness with the market and cultivate new relationships and business opportunities.
- Acquired and evaluated all pertinent financial documents from clients and businesses and performed in-depth cash flow analysis to ensure the request met SBA and lender credit criteria. Submit to underwriting submission write-up to ensure all facets and nuances of the request are outlined with terms and structure outlined.
- Collaborate with clients and their advisors to review proposals and conditions of lending and facilitate a smooth submission-to-close process by being involved from start to finish and assisting the internal team as needed.
- Continuous self-education on the market trends and the Government lending standard operating procedures (SOP)
- \$8.3MM in loan production during employment.

SEPTEMBER 2022-MARCH 2023

VICE PRESIDENT OF BUSINESS DEVELOPMENT / SBA SPECIALIST

LENDISTRY | ATLANTA, GA

- Self-sourced lead generation with new and existing relationships with commercial real estate and business brokers, CPAs, business consultants, contractors, and financial advisors for Government lending program opportunities.
- Acquired and evaluated all pertinent financial documents from clients and businesses and performed in-depth cash flow analysis to ensure the request met SBA and lender credit criteria. Submit to underwriting submission write-up to ensure all facets and nuances of the request are outlined with terms and structure outlined.
- 5.1MM in loan production during employment.

MAY 2021-SEPTEMBER 2022

VICE PRESIDENT OF BUSINESS DEVELOPMENT / SBA SPECIALIST

WELLS FARGO BANK | ATLANTA, GA

- Cultivate new and existing relationships with commercial real estate and business brokers, CPAs, business consultants, contractors, and financial advisors in Atlanta, GA, 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 Atlanta, GA and surrounding counties.
- Built 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.
- 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.
- Complied with established internal controls and policies.
- Maintained compliance with laws and regulations governing commercial loans.
- Built trust and promoted customer loyalty throughout the underwriting process.
- Created strategies to develop and expand existing customer sales, increasing annual sales.
- Supervised loan personnel and motivated to maintain customer service and performance standards.
- \$6.5MM loan production in 2021 and \$8.8MM loan production in 2022.

JUNE 2019-APRIL 2021

VICE PRESIDENT OF BUSINESS DEVELOPMENT / SBA HEALTHCARE OFFICER

UNITED COMMUNITY BANK | Atlanta, GA

- Develop new and existing relationships in the healthcare market nationally 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.
- Act as point person for company through the attendance of medical, dental, and vet conventions/seminars.

- Identified and pursued valuable business opportunities to generate new company revenue and improve bottom line profit.
- Collaborated with sales and marketing departments to support project rollout.
- Translated customer needs into solution requirements using powerful value propositions and negotiation skills.
- \$4.5MM loan production in 2019, \$9MM loan production in 2020, \$4MM in loan production in 2021.

OCTOBER 2010-MAY 2019

VICE PRESIDENT - SE REGIONAL SALES MANAGER

BANK OF AMERICA - PRACTICE SOLUTIONS | ATLANTA, GA

- Self-sourced conventional lending financing opportunities in the medical industry looking to start up a new practice, relocate, acquire, or buy into an existing practice, purchase commercial real estate, and land purchase for ground-up construction. Loan requests; amounts ranging from \$100K-\$10MM
- Managed the SE US, meeting with 'centers of influence' professionals, with a focus on medical-centric clients such as CPA's Financial Advisors, Practice Consultants, Architects, Leasing Agents, CRE and Business Brokers, Equipment Vendors, Independent Physician Associations and Medical Associations
- Operated trade show booth at medical-specific conventions throughout the SE US while also performing sales presentations to vendor groups and sources on the bank's financing options.
- Expanded bank brand by attending networking events, holding lunch and learns and attending monthly affiliate organization meetings.
- Trained Small Business Bankers on Practice Solutions products and business development practices. Facilitated and coached bi-weekly phone calling lead generation campaigns for Small Business Bankers
- Consistent top-performing cross-sell partner for small business banking products
- Presentations at financial centers to implement Practice Solutions awareness and show value to all branch personnel.
- Exceeding goals with \$18MM-\$25MM loan production year over year 2010-2019

EDUCATION

- Bachelor of Science (B.SC) in Business
University of Phoenix, Phoenix, AZ
- Bachelor of Science (B.SC) in Graphic Design/Business
Kent State University, Kent, OH
- Associate of Arts (A.A.) in Business
Miami-Dade College, Miami, FL

AFFILIATIONS

- Georgia Association of Business Brokers Affiliate
- Atlanta Black Chambers Affiliate
- CCIM Of Georgia Affiliate
- BABC Georgia - British American Business Council of Georgia Member

AWARDS AND ACHIEVEMENTS

- National Diamond Pinnacle Award Recipient – Bank of America Practice Solutions 2017 – Top 5% Nationally
- National Pinnacle Award Recipient – Bank of America Practice Solutions 2013, 2014, 2017 – Top 5% Nationally
- Founding Member of the Medical Financing Vertical – Bank of America Practice Solutions 2010
- Top Performing Medical Volume Producer – Bank of America Practice Solutions 2011, 2012, 2013, 2014
- Top Performing 5% nationally in Cross Sales – banking product referrals 2014, 2015, 2016

TECHNICAL PROFICIENCIES

- Salesforce, nCino, Saleslogics, Windows, Mac IOS , Microsoft Office Suite, Adobe Photoshop, Illustrator, Figma
- State of Ohio Licensed Mortgage Loan Officer 2005-2008
- Completed Real Estate Education course Florida 1992 and Georgia 2023

HOBBIES AND INTERESTS

- Creative Writing, Music, Soccer, Volunteering, Combat Sports, Art, Design, Theater, Travel, Gardening