

DENISE SMITH
2257 MacARTHUR BLVD.
Oakland, CA 94602
510-917-8200

PROFESSIONAL SUMMARY

37 years experience in mortgage banking industry
25 years representing administrators in estate probate
Over 25 years experience managing and supervising personnel
Broad-based knowledge of lending practices
Over 25 years' experience selling real estate
Ability to motivate staff, utilizing individual skills to maximize productivity

Publications & Media

10/2014-present

Host & Producer of "Education in the Community" a real estate
30-minute monthly segment through Public Television.

8/2015

Autobiography "Rags to Real Estate, one woman's journey to empowerment"

1994-2004

Hosted a Real Estate one-hour weekly TV Segment, "Dare to Dream"

Professional Experience

3/94 - present

Royal Realtors & Loan Services, Oakland, CA

Owner/Broker

- Negotiate residential and commercial real estate loans.
- Sell residential and commercial real estate in excess of 70 million dollars.
- Specialize in first-time buyers
- Provide home-buying seminars.

2/91 - 3/94

Taboloff & Company, Oakland, CA

Real Estate Agent

- Sold commercial and residential real estate in excess of 30 million dollars.

2/90 - 12/93

The Mortgage Professionals, Burlingame, CA

Senior Underwriter

- Specialized in bringing a company's backlogged loans up to current status.
 - Loans totaling 10 to 40 million dollars per assignment.
- Handled all long-term assignments.

- Clients included California Federal, STM Mortgage, and First Franklin Financial Real Estate.

2/89 - 2/90

Portfolio Manager

Freelance Consultant

- Provided consultation services to corporations, managing and organizing all aspects of personal property portfolios.
- Evaluated closed real estate portfolios to determine feasibility for secondary markets.
- Increased rate of return and total amount of cash flow available from real estate holdings.

5/86 - 2/89

Great Western Bank - San Francisco, CA

Loan Officer

- Supervised 10 loan agents, 4 appraisers, and 5 processors/closers
- Interviewed and hired personnel.
- Placed retail and residential (1-16 units) fixed and ARM loans up to 1 million dollars.
- Acquired thorough knowledge of FNMA and FHLMC compliance regulations.
- Possessed signature authority of \$175,000.

10/85 - 5/86

Senior Underwriter

Homestead Mortgage Corporation, Millbrae, CA

- Managed and supervised 5 loan agents, 5 loan processors, and 3 document preparers.
- Specialized in retail and wholesale loans, REO's (residential 1-4 units).
- Reorganized Processing Department, instituting procedures for more expeditious processing of retail loans and REO's.
- Interacted with upper management to present, evaluate, and recommend loans.
- Recommended and underwrote loans to comply with FNMA and FHLMC guidelines.
- Reviewed appraisals for accuracy and completeness.
- Possessed signature authority of \$250,000.

1/84 - 10/85

American Savings & Loan, San Francisco, CA

Supervisor, Loan Processing

- Supervised 5-person staff.
- Interviewed and hired personnel.
- Supervised entire 12-person loan department in manager's absence.
- Underwrote residential real estate loans (FNMA/FHLMC) processed by staff.
- Reviewed documentation prior to authorizing funding of loans.
- Audited loans originating in branch.

9/82 - 1/84

Western Community Center, San Francisco, CA

Senior Loan Processor

- Trained and supervised new loan processors.
- Underwrote residential (1-4 units) loans (FNMA and FHLMC).
- Processed wholesale, retail, residential, and consumer loans.
- Qualified and prepared files and documents for submission.
- Maintained contact and rapport with title companies, real estate brokers, and agents.

6/78 - 9/82

Pacific Plan of California, Daly City, CA

Loan Processor

- Processed jumbo PPB loans (1-4 units).
- Reviewed title reports and CC&R's.

Education & Skills

1993

Licensed California Real Estate Broker

Anthony Real Estate School, Oakland, CA

1991

Licensed California Real Estate Agent

California Real Estate School, Oakland, CA

Courses at San Francisco Community College and Skyline College including:

- Advanced Real Estate Appraisal
- Advanced Real Estate Finance
- Advanced Legal Aspects of Real Estate
- Real Estate Principals
- Business Law

Professional and Community Affiliations

- Serves as Governor for the [Women's Council of Realtors](#) (state level 2005 and 2006); past District Vice President
- President elect (2007) of the [Oakland Association of Realtors](#) and has been elected to serve as president in 2008; past president of the local, 2001
- Board of Directors, Associated Real Property Brokers (ARPB) 2005 and 2006
- Appointed to the Affordable Housing Task Force by ex-Mayor Jerry Brown, 2003-04
- Featured in the [California Association of Realtors, Dec 2005 issue](#)
- Member, National Association of Female Executives and Travel
- Community service--10 years hosting a television program on home ownership (local cable station, channel 27)
- President, Business and Professional Women's Society, Allen Temple Baptist Church
- Member, Deacon Board, Allen Temple Baptist Church