

**Willie A. Smith, EDFP**  
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## **Summary of Professional Qualifications**

- With four million dollar budget, managed the acquisition, rehabilitation, and sale of residential real estate.
- Conducting educational home-buying workshops/ seminars with housing counselors, lenders, and real estate professionals.
- Acted as Real Estate Broker Manager
- Seven years of experience assisting clients with Mortgage Default Mitigation.
- As CRA Mortgage Loan Officer, originated mortgage loans exclusively to low and moderate income (LMI) families.
- Experience managing residential property rehabilitation as Lender, General Contractor and Owner's Representative (familiar with Davis-Bacon requirements).
- Determining applicant qualifications and recommending loan terms to Loan Committee.
- Managed a 15 million dollar portfolio of mortgages as Branch Manager/Asset Manager of Absolute Mortgage (mortgage banker).
- Maintaining on-going communications with outside loan servicing personnel, title companies, escrow companies and borrowers, to facilitate servicing and bookkeeping issues.
- Maintaining mortgage and real estate loan portfolio with detailed contact records to ensure proper documentation, compliance and adherence to regulatory and internal policies.
- Strong business development, verbal and written skills
- Reviewing financial data, appraisal reports, credit reports, verifications and documents as required.
- Managed a 125 million dollar Revolving Loan Fund for Economic Development.

## **Work History**

*Northwest Side Community Development Corporation, Milwaukee, WI* 11/2013 - Present  
**Director of Housing**

- Developed system structure, plan of execution, and success metrics for the NWSCDC housing program (NW Impact, LLC.)
- Developed program image, logo, brochures, flyers, and website.
- Developed partnerships to leverage human and financial resources.
- Acquired foreclosed properties from lenders, and the City of Milwaukee to be rehabilitated and sold to owner-occupants.
- Act as Real Estate Broker Manager for NW Impact, LLC.
- Negotiate with building contractors on construction contracts, etc.
- Prepare and make regular reports to NWSCDC's City Officials, Housing Committee, and Board of Directors.
- Facilitate informational workshops for homebuyers and neighborhood residents.
- Awarded 1.5 million dollars from grant proposals for housing program.

*Wisconsin Economic Development Corporation, Madison, WI* 5/2013 - 11/2013  
**Financial Resources Manager**

- Managed a (CDBG) Economic Development RLF portfolio of 125 million.

- Reconciled Semi-annual Reports for over 100 RLF participant communities
- Provided technical assistance to participants as needed.
- Assisted with the Regionalization efforts to de-federalize the CDBG funds.
- Decided appropriate steps to meet compliance requirements
- Met with Boards of Directors, Advisory Boards, and Political Officials to promote regionalization and the de-federalization of the funds.

*Commercial Real Estate Advisors, Milwaukee, WI*

5/2009 - 5/2013

**Contract Real Estate Consultant**

- Prepared real estate development feasibility studies, and proformas.
- Assisted with site selection, acquisition and lease/ sales negotiations.
- Collaborated with lenders to liquidate commercial and investment REO portfolio.
- Performed asset analysis of Investment Real Estate portfolios, made recommendations to increase NOI and reduce operating expense.
- Negotiated Commercial Real Estate Sale & Lease contracts of behalf of clients.

*Absolute Mortgage, Milwaukee, WI*

1/2005 - 3/2010

**Vice President, Branch Manager**

- Originated mortgages to residential and commercial investment real estate clients
- Excellent ability to structure loans in a manner beneficial to the client, and the organization.
- Corporate credit analysis training used to qualify, quantify, and structure commercial loans.
- Specialized in originating loans for investment property (apartment buildings, retail, and mixed use buildings).
- Assisted Clients with Mortgage Loss Mitigation utilizing the federal Making Home Affordable program.
- Managed residential loan portfolio, performed monthly reports of portfolio performance, escalations and audits.

**Education & Training**

NeighborWorks-Building Multi-family Housing I, II, and III

WHEDA- Multi-family Development Training Program

National Development Council – Revolving Loan Fund Compliance

Cardinal Stritch University B.S. – Business Administration

NeighborWorks – Mortgage Default Mitigation Certification

Economic Development Finance Program (EDFP)

- Economic Development Finance
- Business Credit Analysis
- Real Estate Finance
- The Art of Deal Structuring

Certified Commercial Investment Member (CCIM)

- Intro to Commercial Investment Real Estate
- Financial Analysis for Commercial Investment Real Estate
- Market Analysis for Commercial Investment Real Estate
- User Decision Analysis for Commercial Investment Real Estate
- Investment Analysis for Commercial Investment Real Estate

Associates in Commercial Real Estate (ACRE) - Marquette University

Wisconsin Real Estate Broker's License

National Federation of Housing Counselors - Certified Housing Counselor

Wisconsin Real Estate Sales License