

## **JAMES ROBERT WILLIAMS**

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### **OBJECTIVE**

To obtain a responsible position where my management, sales, problem solving, and credit skills can be effectively utilized to improve company profits.

### **SUMMARY**

Accomplished business executive with a proven ability to develop new business and implement strategies that support company objectives and increase bottom line profitability. Other skills include the ability to:

- Build and motivate a sales team focused on achieving revenue goals
- Introduce new products and deliver profitable sales promotions
- Develop trust and foster partnerships with a wide variety of customer cultures
- Be flexible, versatile and exercise excellent judgment in a high-pressure environment

### **EXPERIENCE**

**MUTUAL DISTRIBUTING COMPANY**, Greensboro, N.C.

**2002 - 2010**

#### **Sales Representative**

- Assigned to a sales territory and sold fine wines and imported beers
- Used sales and communication skills with clients to negotiate and achieve new product placement
- Provided merchandising and other support services required by my accounts

**J.R. WILLIAMS COMPANY**, Greensboro, N.C.

**2001 - 2002**

#### **Independent Financial Services Representative**

- Originated mortgage loans via realtor network representing Amherst Mortgage
- Hired and trained three loan officers
- Grew mortgage volume 10%-15% monthly
- Marketed and sold insurance products, retirement plans, mutual funds and other savings programs representing MetLife

**FIRST UNION**, Greensboro, N.C.

**1999 - 2001**

#### **Financial Consultant/Business Banker**

- Marketed the services of the bank to small business with sales of \$1 to \$10 million
- Prospected, profiled and made direct sales calls on non-bank customers with the objective of converting them to customers
- Acquired on monthly average \$100,000 in new deposits and \$850,000 in business loans

**MERRILL LYNCH CREDIT CORPORATION**, Greensboro, N.C.

**1995 - 1999**

#### **Mortgage Credit Specialist**

- Provided one-on-one counseling and training of the stock brokers in 28 Merrill Lynch offices in N.C. and S.C. on the mortgage loan, commercial loan, and security based loan products
- Organized, planned and carried out seminars for stock brokers, and qualified their clients in order to recommend and implement the appropriate services
- Grew the Carolina District from \$24 million in originations in 1994 to \$92 million in 1998

**EQUI-FINANCIAL CORPORATION, Greensboro, N.C.**

**1991 - 1995**

**Account Executive**

- Called on mortgage brokers in NC to explain our products and solicit loan business
- Acted as liaison with home office to ensure all loans were closed in an efficient and timely manner
- Grew the branch from \$10 million in origination in 1991 to \$72 million in 1995

**BRANCH BANK & TRUST COMPANY, Greensboro, N.C.**

**1988 - 1991**

**Branch Manager/Assistant Vice President**

- Developed deposits and loan growth with customers and small businesses with \$1 to \$10 million in sales
- Managed branch operations with \$80 million deposit base / \$34 million consumer loan portfolio.
- Awarded "Eagle Sales Award" for outside sales development.

**OLD STONE BANK, High Point, N.C. (Acquired by BB&T)**

**1986 - 1988**

**Sales Finance Manager/Assistant Vice President**

- Promoted to credit administrator over 14 consumer branches
- Developed auto lending/sales finance department from the ground up
- Implemented departmental guidelines
- Called on auto dealers to acquire their loan business

**SOUTHERN NATIONAL BANK, Greensboro, N.C.**

**1984 - 1986**

**Branch Manager**

- Managed and supervised branch staff
- Named Branch Manager of the Month three times
- Called on and developed new commercial and personal accounts
- Made and serviced loan requests

**FIRST CITIZENS BANK, Henderson/Raleigh, N.C.**

**1981 - 1984**

**Loan Officer/Operations Manager**

- Promoted to bank officer/commercial loan officer after completion of management training program
- Handled commercial lending
- Supervised main office and operations staff

**EDUCATION**

Elon College, Elon, N.C.

1977-1981

B.A. Business Administration & History

Magna cum Laude

**COMMUNITY**

Adams Farm Community Church

Board of Directors Bryan Park Men's Golf Association

Greensboro Urban Ministries Volunteer

