

C. EDMUND FAIRLEY

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SUMMARY

A mature team player who is attentive to detail and experienced in finance, teaching and management concepts. Adapts well to changing environment and is able to quickly gain rapport with fellow employees, prospects and customers.

EXPERIENCE

FINANCE

- Originated and underwrote consumer loans for a commercial and savings bank.
- Originated and underwrote residential mortgage loans for first time and subsequent home buyers, refinances or equity lines of credit.
- Analyzed and evaluated credit request, financial statements in conformity to loan objective(s), regulatory requirement(s), and financial institution guidelines.
- Evaluated outstanding credits in conformity to loan agreement(s).
- Responsible for business development and cross selling other financial services.
- Serviced existing bank customers and handled delinquent loan accounts.
- Negotiated bank construction financing for single family housing developments.
- Consolidated budget information for residential site developments.
- Monitored the receipt of pledged funds.

MANAGEMENT

- Managed the fiscal affairs of a (non profit) branch with an annual budget of over \$1.2MM.
- Managed branch(s), supervising and coaching tellers, customer service representatives and loan department staffs to improve cross selling ratios and service.
- Supervised commercial loan training of recent college graduates and consumer lenders
- Supervised a staff of 8 full and 50 part time employees in the following areas: Membership, Family Services, Aquatics, Sports and Maintenance.
- Interfaced with Metropolitan Board of Directors and branch Board of Management.
- Administered annual fundraising campaigns.

TEACHING

- Taught a variety of business related courses, in a two and four year college/university environment as a full or part time instructor, including:
 - **Accounting (Principles of Financial Accounting, Principles of Management Accounting and Intermediate Accounting);**
 - **Finance (Personal Finance);** and,
 - **General Business (Introduction to Business)**

PROFESSIONAL HISTORY

FINANCE:

Premier Home Funding Inc., Greensboro, NC 2006 - 2008
Mortgage Loan Officer

Project Homestead, Inc., Greensboro, NC 2001 - 2002
Operations Manager

Mutual Community Savings Bank, Inc. SSB., Greensboro, NC 1990 - 2001
(now known as **Mechanics & Farmers Bank**)
Manager - Bank Loan Department

First Union National Bank, Winston Salem, NC 1977 - 1990
(now known as **Wachovia Bank, a Wells Fargo Company**)
Branch Manager/Consumer Loan Office/Credit Analysts

MANAGEMENT

Hayes-Taylor Memorial YMCA, Greensboro, NC 2003 - 2005
Interim Executive Director

TEACHING

Bennett College for Women, Greensboro, NC 2002 - 2009
Central Carolina Community College, Sanford, NC
Elon University, Elon, NC
Forsyth Technical Community College, Winston Salem, NC
North Carolina A & T State University, Greensboro, NC
Strayer University, Greensboro, NC
Accounting/Business Instructor (Contract)

EDUCATION, TRAINING, LICENSE

- **Clark-Atlanta University** (formerly **Atlanta University**), Atlanta, GA, Masters Business Administration - Concentration - Accounting
- **Howard University**, Washington, DC, Bachelors of Arts, History - Major, Business Administration - Minor
- **First Union National Bank**, Charlotte, NC, Branch Management Training Program
- **First Union National Bank**, Charlotte, NC, Commercial Loan Training Program,
- **Republic Mortgage Insurance Corporation (RMIC)**, Winston Salem, NC, Automated Underwriting Analyst Workshop
- **FANNIE MAE** (distance learning) seminars, Desktop Underwriting (DU) and Beyond the Basics
- **Paul Donohue Presents**, Greensboro, NC, Fundamentals of Residential Mortgage Loan Origination
- **(NC) Mortgage Loan Officer – I-136744**