

Synopsis of Resume of:
Ruby Cash



JOB OBJECTIVE

Position as City Alderman

01/2010-Present

OFFICE MANAGER
Travis Lawns, 1037 Kacie Drive
Pleasant View, TN 37146

04/2008-01/2010

MANAGER of MORTGAGE DIVISION
Heritage Bank, 2185 Madison Street
Clarksville, TN 37043

12/2005-04/2008

ACCOUNT EXECUTIVE
Countrywide Home Loans, 750 Old Hickory Blvd.
Nashville, TN 37027

04/2003-12/2005

BRANCH SALES MANAGER
Union Planters Bank, 3325 West End Avenue
Nashville, TN 37221

03/2001-04/2003

BRANCH MANAGER
US Bank Corporation, 7612 US Hwy 70 South
Nashville, TN 37221

03/1998-03/2001

BANKING CENTER MANAGER
Bank of America, Inc., 601 South Main Street
Ashland City, TN 37015

10/1994-03/1998

OFFICE MANAGER
The Consulting Group, Inc., 1301 16th Avenue South
Nashville, TN 37212

EDUCATION

- 2002 Series 63 Licensed for Life Insurance and Fixed Annuities in Tennessee
- 1996 National Endowment for Financial Education, Denver, CO
Paraplanner Degree

HONORS/DISTINCTIONS

- 2007 Platinum Producer Club, ranked 7th in Countrywide Wholesale in unit sales, 45th in volume.
- 2004 Branch Sales Manager of the year 2004 for Mid South Region.
- 2003 Rookie of the year award for 2003
- 2002 Annual Pinnacle Award. Received 5 consecutive quarterly Pinnacle awards. Part of Region 1 Customer Service Council. Image Maker Coordinator for Nashville Metro Offices. Rated #2 Branch Manager out of 18 in the Nashville Metro District for 2002.
- 2001 Distinguished Sales and Marketing Award by Sales and Marketing Executives of Nashville.
- 2000 Banking Center, as well as, personally achieved 4/4/4 rating with customer satisfaction of 92 for the year. Rated #3 Banking Center out of 32 in Mid-Northern Region.
- 1999 Customer Experience Leadership Award, Banking Center achieved, as well as, personally 4/4/4 rating with customer satisfaction of 93 for the year. Rated #3 Banking Center Manager out of 32 in Mid-Northern Region. Won Fall Focus Program.

EMPLOYMENT HIGHLIGHTS

01/2010-Present

TRAVIS LAWNS

(Landscaping, Lawncare Company)

Employed as Office Manager, with duties that consist of but are not limited to payroll, hiring, termination, reconciling bank statements, paying taxes, coaching employees, accounts payable and receivable. Growth of company from \$100,000, with two employees to almost \$1,000,000 with 10 employees.

04/2008-01/2010

HERITAGE BANK

(Bank: Mortgage Division)

Employed as Manager of Mortgage Division, with duties that consisted of but are not limited to hiring, training of 10 employees including underwriter, processors and loan officers. Responsible for direct sales to Freddie Mac, wholesale to Fannie Mae. Created a training manual and guidelines to properly process loans. Worked with the VA to become approved to sale direct to VA, created a lending program for the bank to train how to sell VA. Responsible for developing relationships with branch managers of 18 offices to refer business. Developed loan officers in relationship building with realtors.

12/2005-04/2008

COUNTRYWIDE

(Consumer Lender: Wholesale Division)

Employed as Account Executive, with duties that consist of but not limited to developing broker relationships, educating and training mortgage brokers on products, website, submission and closing processes, responsible for growth in market share within the Nashville/Clarksville area. Developed sales area to have a total production in 2007 \$114.8 million with loan growth up from \$10 million in 2005. Unit Production increased from 8 units per month to over 85 consistently with only 30 customers.

04/2003-12/2005

UNION PLANTERS BANK/REGIONS BANK

(Consumer Bank: Full Service Financial Institution)

Employed as Branch Sales Manager, Vice President, with duties that consist of but not limited to management of 8 employees including communication of goals in performance and sales measurement, responsible for growth of the balance sheet in four categories while maintaining budget in expenses and labor, maintaining operational fitness and retention/expansion of customer base. Branch was recognized for performance in 2004 for having largest loan volume in Metro Nashville (\$15.6 million) with overall loan growth of \$9.3 million or 145%. It was achieved by developing outside referral sources, over 45 mortgage brokerage companies. Core deposit growth was over \$3.5 million. Non- Interest income grew by 5.4%.

03/2001-04/2003

US BANK CORPORATION

(Consumer Bank: Full Service Financial Institution)

Employed as Branch Manager, with duties that consisted of but not limited to: management of seven employees including communication of goals in performance and sales measurement, responsible for growth of the balance sheet in five categories while maintaining budget in expenses and labor, maintaining operational fitness and retention of customer base. Licensed to sell life insurance and fixed annuities. One of thirteen team members chosen to be responsible for developing customer service programs and improve overall bank image within Nashville, Ohio and Kentucky in the Metro markets.

03/1998-03/2001

BANK OF AMERICA CORPORATION

(Consumer Bank: Full Service Financial Institution)

Employed as Banking Center Manager, Assistant Vice President, with duties that consisted of but not limited to: management of six associates including communication of goals in performance and sales measurement, customer service, growing the balance sheet, budgeting overtime and expenses, preventing non-credit losses, sold broad range of financial products to personal and business customers while meeting or exceeding sales goals in checking, savings, loans, advising and insurance categories.