

JAMES CHRISTIANSON, CPA

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SENIOR FINANCIAL EXECUTIVE

Financial Leadership • Secondary Marketing • Technical Accounting • Financial Analysis

Financial Executive with 20 years of experience increasing profitability through the secondary market. Superior technical analysis and hedging in trading mortgage-backed securities. Leverages excellent technical accounting and financial analysis. Secures agency approvals and improves accounting processes to increase efficiency and accuracy.

- Executive Leadership
- Financial Management
- Cross-Functional Collaboration
- Financial Controls & Audits
- Accounting Improvements
- Cash Management
- Pricing/Risk for Mortgage Lending
- Research & Analysis
- Hedging

PROFESSIONAL EXPERIENCE

COMPANY, Lansing, Michigan

2011-Present

Full-service mortgage banker with 6 branch locations and 100+ employees. Approved direct-endorsed HUD lender with retail loan originations of \$40M+/month, total assets of \$50M and annual revenues of \$15M+.

Chief Financial Officer

Manage pipeline and hedge interest rate risk in capital markets. Oversee cash management of \$120M/month and 3 lines of credit totaling \$45M+. Supervise 4 direct reports and 14 production/operations staff. Direct Secondary Marketing, Accounting, and Loan Servicing Departments.

- Created largest profit center for company by more than doubling net profit margins on loan sales.
- Increased loan revenue by average of 43 basis points by improving loan execution through secondary marketing.
- Revitalized company by auditing and reconciling accounts, accurately determining company's value, and significantly streamlining entire accounting system within 6 months of hire.
- Secured agency approvals from FNMA and FHLMC involving comprehensive application process.
- Supported growth of title business by twofold through accurate financial analysis.
- Served key role in elevating company to Top 5 ranking among lenders in Michigan, significantly increasing position from Top 25 within 1 year.

CHRISTIANSON FINANCIAL SERVICES, PLLC, Lansing, Michigan

2009-2011

Accounting and consulting firm improving lenders' business operations, auditing, and regulatory compliance.

Managing Member

Launched company. Managed consulting projects, including FHA audits and cost/benefit analyses.

- Increased clients' net margin by 50% through improved sales execution.
- Reduced credit risk through hedging techniques in secondary market and by elevating quality control procedures.

FINANCIAL CORPORATION, Detroit, Michigan

1996-2008

Full-service mortgage banker with 4 branch locations and 60+ employees. Approved seller/services for FHLMC, FNMA, and GNMA and direct-endorsed HUD and VA lender with retail/wholesale (50/50) loan originations of \$60M+/month, total assets of \$39M, and annual revenues of \$10M+.

Executive Vice President & Chief Financial Officer

Directed loan pipeline in secondary market. Supervised 5 direct and 50+ indirect employees. Delivered strategic financial and corporate planning, market trend analyses, and asset/liability management. Managed interest rate risk through hedging in capital markets. Negotiated compliance with corporate debt agreements and LOCs of \$20M+.

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FINANCIAL CORPORATION, Executive Vice President & CFO

continued

- Generated \$12M on initial \$1M investment over 16 years and managed sale of assets totaling \$100M+.
- Achieved 300% return on investment in 2003.
- Returned unprofitable company to profitability within 6 months through operational and sales improvements.
- Demonstrated high-level project management skills by spearheading innovative industry pilot programs for FNMA, including ASAP+ and Community Home Buyer.
- Reduced costs by 20%+ through operational restructuring and implementing new, integrated systems for Point of Sale and loan processing.
- Accessed new sources of capital by significantly improving ALM and financial reporting.
- Earned *Team Player Award* in 2007 and *Commitment Above Membership Award* in 2006 from Lender's One industry co-operative, and *Customer of the Year Award* from National City Bank in 2006.

MORTGAGE CORPORATION, Lansing, Michigan

1993-1996

Start-up, full-service mortgage banker with 2 branch locations and 40+ employees. Approved seller/services for FHLMC, FNMA, and GNMA and direct-endorsed HUD and VA lender with retail/wholesale (20/80) loan originations of \$100M+/month, total assets of \$20M+ and annual revenues of \$10M+.

Chief Financial Officer (1994-1996) & Controller (1993-1994)

Provided strategic leadership for financial and corporate planning, market trend analyses, and ALM. Managed daily cash of \$100M+/month. Oversaw audits by independent CPA and Regulatory Auditors, as well as corporate debt agreements and LOCs of \$25M+. Secured regulatory approval from FHLMC, FNMA, and GNMA. Established payroll services and benefits, including 401k program. Performed contract reviews and due diligence.

- Grew company by 500%+ in 1 year by restructuring accounting, reporting, operations and cash management.
- Managed sale of assets totaling \$100M+.
- Significantly increased goodwill value of company through implementation of industry pilot program for automated underwriting using FHLMC Loan Prospector technology.
- Leveraged FASB/GAAP accounting expertise as Mortgage Bankers Association FAS 133 Task Force Member.
- Promoted from Controller to CFO, in recognition of performance excellence.

CAREER NOTE: Additional professional experience includes **Senior Accountant/In-Charge Auditor**, ABC Company, LLP, Lansing, Michigan. Details available on request.

EDUCATION

Bachelor of Arts in Accounting with High Honors, University of Michigan, Ann Arbor, Michigan

CERTIFICATION & LICENSES

Certified Public Accountant, *Passed exam in first sitting*

State of Michigan, Department of Commerce Board of Accountancy

General Securities Representative - Series 7 (2009), *Passed exam with 92% accuracy*

State of Michigan, Department of Commerce Board of Accountancy

Uniform Securities Agent - State Law - Series 63 (2009), *Passed exam with 88% accuracy*

North American Securities Administrators Association

Resident Producer - Accident, Health, and Life Insurance and Variable Annuities (2008)

State of Michigan, Department of Labor and Economic Growth - Office of Financial and Insurance Services Licensing