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## Craig W. Moechnig

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### PROFILE

Accomplished sales executive with a proven ability to recruit, train, coach, mentor a professional mortgage staff. Have directed key start-up and mature sales organizations which resulted in expanded production and a forty percent profit improvement. Recognized three consecutive years in a row by the Associate's President's Association for outstanding business development and employee achievement.

### SUMMARY

Progressive successful experiences and areas of responsibility include...

- **Multi-Location Operations**
  - **P & L Management**
  - **Strategic & Fiscal Planning**
  - **Budgeting, Analysis & Reporting**
  - **New Business Development & Start-Up**
  - **Sales Management**
  - **Real Estate Financing**
  - **Retail Operations Management**
  - **Human Resource Management**
  - **Hiring, Training & Supervision**
  - **Senior Management Reporting**
  - **Multi-Media Presentations**
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### ACHIEVEMENTS

- **Aggressively started** and **invigorated** a new mortgage finance operation that started with no receivables and exceeded growth and profit goals consistently for three consecutive years.
- **Designed** and **implemented** all aspects of the organization's sales and marketing program which included selecting target markets, developing marketing strategies and executing marketing plans that produced outstanding loan unit volume and quality receivable growth.
- **Developed** a solicitation strategy from the ground up by directing a "working group" of mortgage originators, establishing concrete sales goals and monitoring specific marketing results against set objectives. This resulted in a cohesive team that consistently achieved superior results and selected to the President's Association three consecutive years.
- **Improved** branches profit margin by implementing a strategy to increase sub-prime mortgage sales while simultaneously reducing loan delinquency by 50%. This resulted in a 3% improvement in unit profit.
- **Originated** contact and **won over** 20 new retail sales finance dealers. These new dealers resulted in increased sales and revenue through quality receivable growth and enhanced cross sell opportunities.
- **Spearheaded** a new retail home improvement-financing program, which resulted in improving loan production by 10% and enhancing mortgage loan solicitation opportunities.

- **Hired, trained and managed** a professional staff of ten employees. **Developed** a program to monitor new employee training and production through weekly meetings that enhanced employee satisfaction, improved job performance, and was instrumental in leading four employees into branch management positions.
- Aggressively **identified** and **corrected** at risk accounts by working with customers to find alternate financing solutions which resulted in a reduction in foreclosures, great customer satisfaction and improved account retention.
- **Assisted** and **mentored** origination staff by creating individual sales business plans which allowed producers to daily monitor efforts towards weekly and monthly production goals.
- **Initiated** and **developed** a program to assist senior management in executing a critical war plans exercise. This program allowed senior leaders to leverage their time and focus on executing critical planning and contingency programs during the exercise.
- **Established** twenty-five new wholesale broker relationships, which allowed Decision One to become established in the St. Paul market.
- **Prepared** and **presented** branch strategy and results to senior management monthly and at an annual division conference. This fostered improved understanding of branch results and clearly communicating strategies for improvement.

### **EXPERIENCE, EDUCATION & PROFESSIONAL TRAINING**

Training Officer U.S. Army	2008-2012
Chief Executive Officer T.M. Mortgage Corp.	2003-2008
Wholesale Account Executive Centex Home Equity/Decision One	2000-2003
Assistant Vice President/Branch Manager The Associates, Brooklyn Center, MN	1993-2000
Assistant Manager I.T.T. Consumer Finance, Rochester, MN	1991-1993
Stockbroker Kidder, Peabody and Company, Troy, MI	1989-1991
Company Executive Officer, US Army	1986-1989
B.A., Economics Winona State University, Winona, MN	1986

Personal &  
Professional  
Training:

**NMLS Number 904443 Graduate of Dale Carnegie Training Course  
Achieved Associates President's Association for 1995, 1996, 1997  
Top Secret Security Clearance**