

STEPHEN PAPINEAU

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VP: SALES AND OPERATIONS

Highly successful executive with 20+ years of experience directing diverse and highly effective sales teams to regularly exceed all objectives and quotes for nine consecutive years. Combining recent success as executive managing sales and operations teams in banking and real estate industries with Six Sigma Black Belt and MBA provides ability to deliver results across industries.

CORE COMPETENCIES

- Business Development
 - Financial Management
 - Executive Leadership
 - Process / Quality Improvement
 - Sales Team Management
 - Cost Containment / P&L
 - Exceeding Benchmarks / ROI
 - Strategic Planning / Implementation
 - Six Sigma Black Belt
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PROFESSIONAL EXPERIENCE

SHELBY MANAGEMENT - Columbus, OH

2007 - Present

President

Real estate investment firm managing more than \$14 million in assets by supplying housing for students at local universities.

Develop and administer profitability goals and budgets for each housing complex. Secure financing for new asset acquisitions, implement new methods to track and improve profitability figures, and manage operations for housing division.

Selected Achievements

- Increased firm ROI from 13% to 22%.
- Reduced operating budget 28% on group of properties by implementing enhanced cost-cutting measures.
- Utilized strategic planning efforts to increase revenue more than 21% over previous two years.

NOVASTAR MORTGAGE COMPANY - Independence, OH

2002 - 2007

Vice President

Mortgage banking company that originated, serviced, and securitized mortgage loans, shutting down operations in midst of recent financial crisis.

Directed mortgage banking division while simultaneously managing successful regional sales force for company.

Selected Achievements

- Successfully doubled average funding per divisional Account Executive during year of 2006.
- Effectively oversaw regional profitability, increasing gross revenues by \$25 million in two years.
- Reduced attrition levels by more than 49% as Vice-President at Novastar Mortgage Corporation.
- Managed Sales and Operations Divisions in Midwest region, leading divisions to exceed profit thresholds 27%.
- Lowered overhead costs to just 1.49%, eliminating \$1 million in costs after increasing loan production more than \$3 billion.

Professional Experience...Continued

BANK ONE - Washington, D.C.**1998 - 2002****Assistant Vice President**

Now J.P. Morgan Chase, Bank One was one of the Top Ten largest banks in United States at that time, providing variety of commercial and consumer banking services.

Managed diverse sales team to exceed targets, including personally recruiting, training, and managing complete banking team.

Selected Achievements

- Rolled out targeted marketing and demonstrations to develop new product line to become one of the top four products within industry.
- Managed banking team that started with two and ended with 38 employees, generating more than \$225 million in annual sales.

PATRIOT NATIONAL MORTGAGE - Waldorf, MD**1994 - 1998****Vice President**

Privately owned mortgage banker originating variety of financial products.

Supervised entire operations and accounting staff with direct responsibility for all accounting and payroll activities for company.

Selected Achievements

- Provided profitable loans for and managed purchase contracts for builders, lines of credit, and home improvement companies.
- Implemented long-range plan to increase production capabilities, resulting in doubling of weekly production and reduced inefficiencies.

EDUCATION / CERTIFICATION / AFFILIATIONS**Master of Business Administration (MBA) - Ohio University****Bachelor of Science – University of Rhode Island****Six Sigma Black Belt**

Grandview Heights City Councilman (2013)

Columbus Apartment association Board of Directors (2013)

Tri-Village Chamber Partnership Board of Directors (2011)

Licensed Real Estate Agent - Ohio Division of Real Estate and Professional Licensing (2007)

Maryland Association of Mortgage Professionals –President (2001)

Certified Residential Mortgage Specialist - National Association of Mortgage Brokers (1998)