

RESUME
OF
PATRICIA SMALDONE

06.03.10

**PATRICIA SMALDONE
1165 SUMMERFIELD DRIVE
MARYVILLE, TENNESSEE 37801**

RESIDENCE (865) 983-5688

EDUCATION:

**Plattsburgh High School
Plattsburgh, New York**

**Albany Business College
Albany, New York**

**Gold Coast School of Real Estate
Fort Lauderdale, Florida**

MBA processing course

WORK EXPERIENCE:

March 2010 to Present

Contract Reverse Mortgage Processing through Hanover Financial Services

January 2009 to March 2010

**Vice President of operations of the reverse mortgage Division for AAXA Mortgage
LLC**

- 1. Heads up all processing procedures and policies.**
- 2. Processes Reverse Mortgages.**
- 3. Hiring and training of new processors.**
- 4. Master administrator for all investors.**

September, 2007 to May 2008

Production Administrator, Countrywide Bank, Reverse Mortgage Division:

Responsibilities are to assist the Reverse Mortgage Loan Counselor team in the states of GA, TN, AL, and parts of FL and Ohio. The duties are varied; I was the primary liaison between the operations center and sales. This includes handling all problem loans either in the processing stage through closing and funding.

Additional responsibilities are to coordinate all title company orders and tracking, maintain the weekly reports the sales staff are responsible to turn in, tracking and disburse any leads that would come in from marketing and any other areas of support that sales require.

Other duties are to pre-audit complicated loan files before being submitted to processing. Any and all trouble shooting needs for the area.

June, 2003 To September, 2007

Assisted as a consultant in the formation of the Reverse Mortgage Center for Nbank out of Atlanta Georgia. In 2004 I was involved in the organizing of the Reverse Mortgage Center Net Branch for TransLand Financial Services Inc.

Duties were that of processing Reverse Mortgages and responsible for the administrative functions of the Net Branch. As of January 2006 the Reverse Mortgage Center became a full corporate division of TransLand. My duties were that of an Assistant Vice President in charge of the reverse mortgage processing department consisting of three processors, a set up processor and myself. I also coordinate the systems for the underwriting and closing functions for the Reverse Mortgage Center as well as the administrative responsibilities for the Center.

Other duties are:

1. The master administrator of the company for the Financial Freedom website and RMA software.
2. Trouble shooter and lender support for the Center.
3. Administer the lead programs for the sales force of the Reverse Mortgage Center as well as the master administrator for the Lender Lead Solutions lead program.
4. I establish the appraisers and title companies for the center and perform on going public relations functions with them.

April 2000 To May 2003

**Centurion Mortgage Company
363 East Broadway Avenue
Maryville, Tennessee 37804**

Position: Vice President

Duties: In charge of hiring office and processing personnel, accounts payable and office management. Other duties also consisted of coordinating and co-managing the Loan Originators and all processing functions, conventional, FHA and VA lending.

October 1988 To January 2000

**Polaris Mortgage Investment Corporation D/B/A Knot Hole Construction Company
Post Office Box 5688 Maryville, Tennessee 37802-5688**

Position: President

Duties: Costing out homes, hiring sub-contractors and supervising them, working with suppliers and coordinating delivery dates. Other duties consisted of Working with the customer on the completion of their home as well as working with lending institutions on construction and permanent financing.

January 1982 to September 1988

**Taylor Bean & Whitaker Mortgage Corporation
South 17th Street
Ocala, Florida 34470**

Position: Vice President and Stock Holder

Duties: Office Manager and supervised the processing department as well as processing FHA, VA, conventional and construction permanent loans.

Other duties were that of a member of the board of directors and set company policies and procedures.

1978 to 1982

**Professional Realty
2650 S.E. 41st Street
Ocala, Florida 34470**

Position: Broker

Duties: Hired and trained Associates. Sold and listed real estate through out the state of Florida.

1971 to 1978

Florida Southern Mortgage Corporation, Fort Lauderdale, Florida

Position: Vice President

Duties included the supervision of the East Coast processing department as well as processing a certain number of cases in my own pipeline. Product type was FHA, VA, conventional and construction loans.

I also performed secondary marketing functions in the sale of loans to institutional investors.

LICENSES PRESENTLY HOLDING

- 1. Florida Mortgage Brokers License since 1972.**
- 2. Florida Real Estate Brokers License since 1975.**
- 3. Tennessee Notary since 1990.**

(REFERENCES AVAILABLE ON REQUEST)



THE LICENSEE IDENTIFIED BELOW IS AUTHORIZED TO CONDUCT BUSINESS AS
INDICATED BY THE LICENSE TYPE.

LICENSE TYPE:	Mortgage Broker
LICENSE NAME:	PATRICIA SMALDONE
DBA NAME:	
ORIGINAL DATE OF LICENSE:	7/10/1992
LICENSE NUMBER:	MB0815549
LICENSE EXPIRATION DATE:	8/31/2011

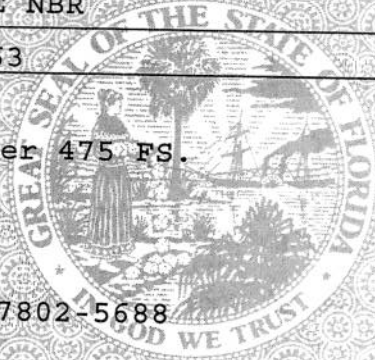
AC# 3885616

STATE OF FLORIDA

DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
DIVISION OF REAL ESTATE

SEQ# L08073101861

DATE	BATCH NUMBER	LICENSE NBR
07/31/2008	080067289	BK325663



The BROKER
Named below IS LICENSED
Under the provisions of Chapter 475 FS.
Expiration date: SEP 30, 2010

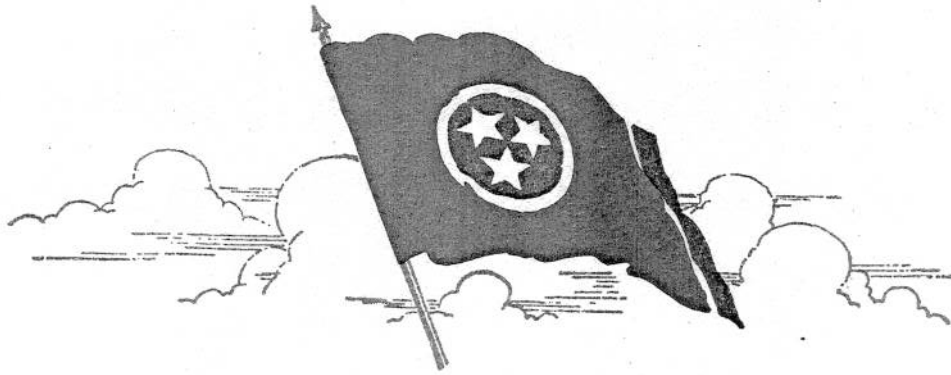
SMALDONE, PATRICIA
P O BOX 5688
MARYVILLE

TN 37802-5688

CHARLIE CRIST
GOVERNOR

DISPLAY AS REQUIRED BY LAW

CHARLES W. DRAGO
SECRETARY



State of Tennessee

To All Who Shall See These Presents . . . Greetings :
Know Ye, That, whereas the Legislative Body of the County

of BLOUNT at its JULY, 2007 meeting
appointed PATRICIA K. SMALDONE a

STATE OF TENNESSEE NOTARY PUBLIC

Now Therefore, I, Phil Bredesen, Governor of the State of

Tennessee, do hereby certify that said PATRICIA K. SMALDONE
a Notary Public for the State of Tennessee is authorized to act in any county in the
State of Tennessee until the expiration of the term on Tuesday, August 02, 2011

In Witness Whereof, I, Phil Bredesen, Governor and Riley C.

Darnell, Secretary of State, hereto affixed our hand and the Great Seal of

the State in Nashville on Thursday, August 02, 2007

Phil Bredesen
Governor

Riley C Darnell
Secretary of State

