

Richard Greenburg

Senior Management Executive Profile

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Delivering sharp focus to achieve aggressive cost, profitability and strategic business goals
Capturing new business opportunities and aligning products/services with market demands
Pioneering high-level revenue-building strategies for startup, high-growth and turnaround entities

- ☑ Dynamic leader with strong success record in developing and implementing creative solutions to complex, market-driven business constraints and industry challenges.
- ☑ Natural talent for identifying strategy, communicating vision, creating tactical plans and empowering team to achieve common corporate objectives, often in fast-paced business environments.
- ☑ Architect of innovative cost reduction, operational efficiency and business reengineering initiatives—frequently serve as catalyst for peak financial performance and efficient business operations.

Strategic Planning / Tactical Execution / P&L Management / Mergers & Acquisitions / Business Growth
Deal Structuring / \$200M+ Contract Negotiations / Cross-Functional Team Leadership / Client Relations
Operational Turnaround / Financial Risk Management / New Market Development / Technology Solutions

I recognize and identify opportunities, market trends, and operating challenges creating a strategic plan to grow a profitable company despite economic or industry constraints

—Turning Vision, Strategy and Innovation Into Profitable, Bottom-Line Results—

CHIEF FINANCIAL OFFICER ■ EXECUTIVE VICE PRESIDENT

2009 to present

Embassy Suites Home Loans & Mortgage, Rockville, MD

OVERVIEW: Hand-picked by company president to serve in key senior leadership role following successful purchase of Maple Leaf Funding.

LEADERSHIP SCOPE: *Pioneer highly strategic, market-driven efforts to streamline costs, optimize operations and strengthen bottom-line performance.*

- ▶ **ORGANIZATIONAL LEADERSHIP:** Earned 2011 President's award for spearheading seamless integration of people, business processes and systems related to company merger
 - Capitalized on human resource and operational competencies, improved financial infrastructure and leveraged internal synergies.
 - ▶ **REVENUE ENHANCEMENT:** Positioned company for unprecedented growth and explosive market/revenue success—delivered highest volume and profits in company's 30-year history in 2012.
 - ▶ **STRATEGIC FINANCIAL MANAGEMENT:** Evaluated, restructured and established new warehouse bank credit facility relationships valued at \$500M—doubled original credit and simultaneously cut interest and fees by \$1M.
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- ▶ **CONTINUOUS PROCESS IMPROVEMENT:** Pioneered innovative technologies and work systems across 4 departments—eliminated redundant tasks, reduced operational inefficiencies, and expedited monthly closeout process by 85%.
 - ▶ **COST REDUCTION:** Generated \$1M+ in annual cost savings by negotiating new contract to manage \$4.5B mortgage servicing rights portfolio.
 - ▶ **RISK MANAGEMENT:** Improved senior management's ability to stay abreast of industry trends, market changes and capital market shifts by establishing internal investment committee.
 - ▶ **TECHNOLOGY INTEGRATION:** Increased company's ability to manage risk exposure and price fluctuations by implementing risk management software program—cut enterprise risk through hedge value monitoring.

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CHIEF OPERATING OFFICER ■ EXECUTIVE VICE PRESIDENT ■ FOUNDER

1996 to 2009

Mason Dixon Funding, Inc., Rockville, MD

LEADERSHIP SCOPE: Leveraged optimal market and industry opportunity to develop, launch and progressively build a retail mortgage banking company. Executed proactive, market-driven leadership to steer company through turbulent economic times, strengthen company's brand in highly competitive markets, and continually secure vital relationships with banks and investors. Direct reports were CFO and Director of Operations.

BUSINESS GROWTH & EXPANSION: Catapulted company to dramatic financial and market performance—grew operations to one of largest independent firms in Washington DC area with 10 offices, 100+ employees and \$1.2B in loan volume.

- Stabilized operations and bottom-line performance during 2007-2008 global financial crisis through strategic acquisition of 4 branch offices with \$200M+ annual loan volume.
- Secured alternate credit facilities and negotiated with investors to ensure uninterrupted purchase of loans.
- Structured and negotiated \$3.5M+ of volume incentives with loan correspondent relationships.

STRATEGIC MARKET PLANNING: Proactively identified and capitalized upon vibrant market segments—real estate development, homebuilding and commercial activities—to fuel business growth and widen client base.

REVENUE DIVERSIFICATION: Augmented revenues and increased competitive advantage by launched new business division offering fee-based back office services—efforts added significant annual revenues and maximized excess operational capacity.

TEAM LEADERSHIP: Defied industry norm and operated effectively with a lean staff pool by instituting bonus programs that linked productivity to aggressive performance goals; avoided constant cycle of new hires and layoffs.

- Exhibited collaborative, transparent leadership style that was instrumental in achieving 100% staff retention despite rapid market decline.
- Established unique monthly interdepartmental meeting that increased cross communications, elevated program visibility, enhanced cost savings and operational efficiency, and strengthened overall team collaboration.

OPERATIONS IMPROVEMENT: Regained \$300-400K of lost annual revenues by instilling stringent “checks and balances” and developing best practices—efforts helped remove “glitches” in operations, sales and funding processes.

DEAL STRUCTURING: Sought out viable buyer, developed feasible market exit strategy and negotiated company sale to Embrace Home Loans —orchestrated full transaction from due diligence to final pricing.

CHIEF FINANCIAL OFFICER ■ VICE PRESIDENT ■ CONTROLLER

1985 to 1996

The Magruder Companies, Gaithersburg, MD

LEADERSHIP SCOPE: Earned rapid career progression through increasingly responsible roles in financial and operations management for prominent real estate development and construction company. Strategized extensively with company's president / founder and chairman on business growth, cost reduction and risk management solutions.

FINANCIAL & REVENUE MANAGEMENT: Oversaw diverse asset portfolio—secured banking relationships, structured local, regional and national commercial leases and landed project financing during deep economic downturn.

PROCESS IMPROVEMENT: Stalled continuous cost overruns and strengthened financial reporting and data quality by instituting software programs and process changes.

COST REDUCTION: Ardently negotiated and secured \$600K discount on loan payoff from Resolution Trust Company.

—EDUCATION—

Master of Science in Accounting | Bachelor of Science in Finance
American University, Washington, DC