

STEPHEN A. WINTER

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Executive Profile

Executive professional with 30+ years' experience in implementation of business strategy, hiring, developing and motivating skilled professionals. Committed to cost effective management and resource allocation to produce quality performance. Professional with a great attitude with enthusiasm and integrity to motivate people of all levels of the organization. Builds and retains high performance teams by hiring, developing and motivating skilled professionals. Visionary Operations Executive with solid experience managing all levels of multiple projects including budgeting and administration. Accomplished Executive with demonstrated ability to deliver mission-critical results. Ambitious Executive that will strive to meet all organizational goals, objectives and mission.

Skill Highlights

- Business development
- Leadership/communication skills
- Product development
- Mortgage loan experience (Residential, Commercial and Mezzanine).
- Business operations organization
- Client account management
- Human resources
- Service Quality Improvement
- Team Building
- Customer Retention
- Performance Analysis
- Sales and Marketing
- Contract Negotiations
- Budgeting expertise
- Think on my feet
- Employee relations
- Art of delegation
- Purchasing
- Organization/follow-through
- Revenue and Market Expansion
- Profit and Loss Analysis
- Staff Development
- Vendor Partnerships
- Organizational Restructure and Change
- Profit Generation
- Budget Development and Forecasting
- Residential and Commercial Construction up to \$4 million.

Core Accomplishments

Leadership:

- 30 years' experience providing leadership of people, sales teams and administrative staff including internal and contracted associates while also implementing technologies that lead to strategic business objectives.
- Accustomed to making high stakes decisions and overcoming complex business challenges through critical thinking and experienced backed judgment
- Proven record in creating and managing high quality, cost-efficient initiatives responsive to organizational needs and aligned with the organizations strategic plan and mission.

Organizational Improvement:

- Managed all aspects of operations, including negotiating leases, opening new offices, and supervising employee performance, payroll, and training.
- Spearheaded vision, planning and strategic direction for sales development.
- Created and implemented strategy plan in procurement, conduct, administration and closure of all projects and new system innovations.
- Developed strategies and tactical plans for training, support, as well as tools to optimize individual productivity.
- Created a training program for new sales employees that utilized a combination of web conferencing and individual time with producers to increase new employee contributions.
- Licensed Accident & Health, Casualty, Life, Property and Variable.

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Professional Experience

Five Star Financial Corporation – Cincinnati, OH

President/CEO

Jan 1994 to Current

- Cross-functional communication and interpersonal skills. Easily interface with high-profile business clients, staff members, vendors and others. Accustomed to interacting and working closely with individuals across industries and cultural lines.
- Expert in residential and commercial loans, with a complete knowledge of mezzanine and construction loans. Loans range from \$50,000 to 30 million.
- Increased regional sales from \$200,000 to \$50M by developing a referral network of builders, real estate agents, lawyers, CPAs and repeat business.
- A+ rating with Better Business Bureau
- Licensed, Mortgage Broker, originating small, medium, large balanced loan debt through select banks and institutional investors nationwide.
- Provided diverse innovative lending options backed by a staff of seasoned, experienced professionals, enabling to provide a one-stop solution for one's real estate financing needs.
- A professional that understands the importance of sales.

Camden Homes – Cincinnati, OH

(Estimated) 1989 to 1994

Cost Estimator/Field Supervisor

- Strong experience Project Management, and estimating with knowledge of construction site safety.
- Estimated experience for projects ranging in size from \$500k – \$20M
- Managed general trades self-performance activities and manpower as well as track efficiencies and adjust accordingly with the Project Manager.
- Possessed the OSHA 30 hour certification and be knowledgeable with OSHA standards and compliance
- Construction document and drawing literate, with knowledge of all phases of construction.
- Experience and proficiency in all divisions of work, methods, materials, scheduling, and cost control.
- Strong technical and communication skills are required.

Fireman Fund Mortgage Corporation – Cincinnati, OH

(Estimated) 1990 to 1994

Loan Officer

- Specialized in Construction Loans and High End Jumbo Residential Lending.
- Serviced individuals of high net worth.
- Specialized in luxury mortgages in Cincinnati, loan amounts above \$1 million.

Education

Bachelor of Arts, Major of Economics

1983

UCLA (University of California, Los Angeles) – Los Angeles, CA

High Schools

1979

A.C.S. (American Community School) – Athens, Greece