

## **Doug Cobb**

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### **CAREER SUMMARY**

Results oriented manager with extensive experience in multiple fields of finance and insurance willing to relocate nationwide. Proven ability to adapt to varied business lines and operations of varying sized companies. Detail oriented and precise professional with a keen eye toward meeting deadlines on time in an orderly fashion to achieve the desired measurable result. Decisive and task oriented individual proficient in managing and mobilizing staff to accomplish both short and long term goals while making certain to abide by and comply with all applicable state, local, and federal laws. Continually reviewing processes to find ways to possibly improve workflow efficiency and cost effectiveness.

Specific expertise in the following:

- Experience in Accounting and Lending Departments
- Knowledge of construction loans and loan documents
- Loan file organization experience
- Proficient with cost benefit analysis
- Works well in groups or individually
- Knowledge of commercial lending and real estate terminology
- Microsoft Office: Word, Excel, Access, Outlook, PowerPoint
- Customer service oriented
- Diplomatic in problem solving
- Excellent analytical skills

### **PROFESSIONAL EXPERIENCE**

**AmTrust Financial Corporation, Cleveland, OH**

**2004 - 2009**

National financial institution that specializes in retail banking, mortgage and construction lending, investment and insurance services, and indirect auto lending. Locations include 69 branches in Ohio, Arizona, and Florida.

#### ***Title Agency Operations Manager***

Founded nationwide title agency as one of four original members, licensed only in Ohio to operating in 49 states employing 18 people in two different sites in four and half years.

- Developed and managed vendor relationships to decrease third party costs by as much as 25% and expand our footprint via direct methods or work share agreements enabling AmTrust Title to operate in 49 states.
- Created, monitored and maintained rate structures, licenses, agency agreements, and work share agreements to be compliant, competitive and profitable in each market.
- Established and revised departmental work flows and aided in the creation of the company procedures manual to maximize efficiency.
- Trained bank sales staff on AmTrust Title and general title knowledge to assist them in cross selling our division along with other AmTrust Bank products to their clients.
- Verified compliance with state departments of insurance, banking commissions, Secretary of State Offices, and the three largest title company underwriters for 34 states including directing the name change initiative from OS Title to AmTrust Title Agency, Inc.
- Coordinated and aided in the development and execution of IT projects.

**First American Title Co.,** Cleveland, OH

**2002 - 2004**

Fortune 500 corporation with multiple lines of business and affiliated companies related to real estate loan closings, title insurance, appraisals, property valuation, property and casualty insurance among others.

***ABA Title Officer***

Accepted title orders, ordered searches of public records to determine insurability of subject property with regards to any possible liens, questions of ownership, tax matters, coordinated the close of escrow on primarily residential property for multiple joint ventures at a time.

- Produced commitments and policies.
- Billed and maintained receivables on a monthly basis.

**JP Morgan/Chase (Contract position via Adecco),** Cleveland, OH

**2001 - 2002**

Fortune 500 corporation with multiple lines of business and affiliated companies related to finance, investment banking, commercial banking, securities, and treasury services.

***HMDA Auditor***

Open ended contract temporary assignment where I excelled in loan review and created a valued training tool for management to monitor employee performance based upon individual mortgage loan underwriter's file submissions.

- Inspected loans for government monitoring and submitting purposes.
- Designed, developed and maintained a database for tracking errors to assist in training and improve efficiencies within the rest of the division.

**NETCO Title,** Chicago, IL and Livonia, MI

**1998 - 2001**

Privately held nationwide title agency based in Chicago, Illinois often with multiple branches in most major markets.

***Escrow Officer / Branch Manager / Regional Manager***

Began as an escrow officer in Schaumburg, Illinois in March 1998 and was rapidly escalated to branch manager in November 1998. In December of 2000 I was promoted to regional manager responsible for the company's Michigan market based business headquartered in Livonia, Michigan.

- Conducted core title functions including but not limited to examining the public records, creating settlement statements, clearing title exceptions, reviewing deeds, scheduling closings, conducting signings and disbursing for 250+ loans per month.
- Scheduled, closed and disbursed loans.
- Cleared title exceptions and prepared deeds.
- Examined public records for commitment production.
- Supervised, staffed and trained new employees.
- Monitored employee and office productivity levels to ensure the highest level of efficiency while minimizing costs.

**EDUCATION**

**B.A. in Economics and Politics,** Minor in Finance, 1997

Lake Forest College, Lake Forest, IL

**SPECIAL LICENSURES**

Licensed Title Officer in Ohio, Michigan, Indiana, West Virginia, Wisconsin, Minnesota, Colorado, Missouri, Kansas, Nebraska, Georgia, Virginia, North Carolina, South Carolina, Florida, Maryland, and Tennessee.

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## **CAREER SUMMARY**

Experienced Manager and Business Professional with sharp analytical skills matched with a strong customer focus, interpersonal and written communication skills with a proven ability to work with internal and external customers at all levels. Demonstrated knowledge and skills include:

- Project Management
- Accounting & Finance
- Budgeting & Planning
- Training & Facilitating
- Purchasing & Vendor Negotiations
- Facilities Management

## **PROFESSIONAL EXPERIENCE**

**Dots, LLC**, (Corporate Office), Solon, OH  
Retailer of women's apparel.

**2001 - 2009**

### ***Facilities/Purchasing Manager***

**2005 - 2009**

Promoted to this role. Financially responsible for 430 stores, 3 associates, 30+ vendors with a facilities/purchasing budget of \$7 million.

- Saved \$1 million upon taking on the responsibility of the purchasing budget in the first year.
- Managed display fixture design and implementation programs for stores.
- Designed corporate office supply programs.
- Purchasing responsibilities included all non-sellable items.
- Procured and negotiated contracts.
- Managed all facility and purchasing capital projects.
- Implemented and directed a new disaster recovery program.
- Created a facility training manual for the field.
- Participated in the first phase of new branding.

### ***Facilities Manager***

**2003 - 2005**

Promoted to this role. Financially responsible for 370 stores and 3 office buildings with a facilities budget of \$3.5 million.

- Saved \$300,000 upon taking responsibility for the budget in the first year.
- Managed and negotiated with all vendors.
- Designed and managed new programs that improved efficiency, resulting in significant cost savings.
- Researched, analyzed and designed prototype store.

### ***Loss Prevention Coordinator***

**2002 - 2003**

Promoted to this role. Loss prevention management and coordination.

- Negotiated and coordinated the installation of security equipment for 300 stores.
- Partnered with security vendors in strategies and problem solving.
- Researched, negotiated, and implemented improved candidate screening tools.
- Created and managed the loss prevention training program for 30 district managers.
- Assisted in loss prevention investigations and interrogations.

**DOTS, LLC** (continued)

***Human Resources/Store Operations Coordinator***

**2001 - 2002**

Developed human resource communication and training tools.

- Published and created all updates to company manuals, workbooks, and newsletters.
- Managed all district and regional manager orientation and training kits.
- Generated monthly and semi-annual field bonus analysis to support operational programs.

**Sunglass Hut International, Akron, OH**

**1999 - 2001**

Retailer of specialty sunglasses.

***Multi-Site Manager***

Managed 3 stores consisting of 30 associates with a 10% gain in overall sales profit.

- Utilized inventory and training skills to maintain an overall 0.01% shrink level.
- Coordinated and designed on-board training programs for the district.
- Recruited and trained employees.

**EDUCATION & TRAINING**

**Associates Degree in Applied Business**

University of Akron, Akron, OH, 1993

**General Studies Program**

Kent State University, Kent, OH, 1991

**Principles and Qualities of Genuine Leadership Program**

Corporate College, Cleveland, OH, 2007

**Negotiation Series Program**

Corporate College, Cleveland, OH, 2007