

Sameh Ramsis Elias

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SUMMARY OF QUALIFICATIONS

- Founder of Izzy, LLC. A legal, Financial, Real Estate, Lending, and Insurance Services.
- Twelve years of experience in the mortgage industry.
- Six years of experience in domestic and international tax consulting with the top three CPA firms in the world.
- Fluent in Arabic and English.
- Established a Real Estate Investment Trust (REIT) and represented the REIT in selecting, negotiating, & purchasing profitable townhouses. Realized over 40% in profit with less than 1% in upfront costs.
- Top Producer for WAMU Home Loans immediately out of training (see attached).
- Recognized by the Vice President of M&T Bank for retaining major clients for both mortgage and retail divisions (see attached).
- Maintained all business based solely on referrals.
- Award-winning negotiator for Xerox Egypt at 16 years of age.
- Able to create a fun experience for clients of diverse cultural backgrounds.
- Known for exceptional public speaking skills and first-rate interpersonal skills.

EXPERIENCE

M&T Bank – Mortgage Division,

Potomac, MD

Senior Mortgage Advisor

2008 - 2011

- Responsible for satisfying the needs of high end mortgage clients in the two prestigious branch offices in Potomac, MD
- Established one of the strongest business referral partnerships with the three top CPA, Law, and Real Estate Firms in the DC Metropolitan Area.
- Developed an average of one million dollars in new applicants per month.
- Continued to produce profitable loans when others were discounting rates and fees in a down turned market.

Washington Mutual Home Loans,

Kensington, MD

Senior Home Loans Consultant

2007

- Developed new relations with major corporations to designate WAMU as the preferred lender for their employee benefits package.
- Developed relations with builders and venture capitalists.
- Responsible for the development of new business by establishing relationships with real estate agents, new home buyers and home owners.
- Recognized as Top Producer immediately following training.
- Majority of clients were referrals and repeat business.

Nationwide Mortgage Corporation,

Cabin John, MD

Branch Manager / Owner

2003-2007

- Responsible for recruiting, training and managing a team of seven Mortgage Consultants.
- Created a fun and supportive work environment by setting goals with my team and positively motivating them to achieve these goals.
- Ensured the staff followed company guidelines as well as state and federal laws
- Managed daily operations of net branch. (Able to maintain accurate financial records due to previous accounting experience.)
- Realized tremendous gains soon after opening net branch.
- Responsible for the development of new business by establishing relationships with realtors and investment bankers.

Mortgage Consultant

2001-2003

- Consulted and guided borrowers with their mortgage needs.
- Maintained and developed relationships with numerous real estate brokers.
- Familiar with a variety of the industry's concepts, practices and procedures.
- Accomplished goals by relying on extensive experience and a wide degree of creativity and latitude.
- Generated the highest average commission in first year.

Country Home Mortgage,

Green Belt, MD

Director of Business Development

2000-2001`

- Developed a web site which generated over 2.4 million dollars in loans amounts per month for each loan officer

- Developed relationships with several real estate firms
- Generated the highest monthly revenue for 3 consecutive months

Grant Thornton, LLP,
Tax Consultant

Vienna, VA
1999-2000

- Prepared tax returns for several of fortune 500 companies.
- Prepared individual income tax returns for high net worth clients
- Prepared individual state tax returns for MD, VA, and DC

Gellman, Rosenberg & Freedman, CPAs,
Tax Consultant

Bethesda, MD
1998-1999

- Prepared Partnership returns
- Prepared S-Corp Tax returns
- Prepared individual tax returns

Price Waterhouse,
International Tax Consultant

Falls Church, VA
1997-1998

- Prepared individual income tax returns for high net worth clients
- Prepared individual income tax returns for foreign nationals and expats

Xerox Corporation,
Sales Field Surveyor

Cairo, Egypt
1991-1992

- Mediated conflicts between Xerox and corporate clients, including company officers and lawyers for both sides. Resulted in turning angry clients to satisfied customers. Increased repeat business.
- Winner of award for highest number of resolved client disputes
- Won award for 1 out of 3 highest number of sales surveys accomplished

Modern Education Systems,
Sales Manager

Cairo, Egypt
1988-1991

- Recruited, trained, and coached 3 groups of 10 reps to promote company product
- Youngest person in company's history to become Field Manager
- Achieved the highest volume of sales during time of employment

SEMINARS

WAMU Learning Central: two-month seminar featuring extensive training in all aspects of loan origination RESPA regulations, code of conduct and all other aspects of loan origination.

By Referral Only: one-month training in developing business solely based on referrals. In addition, attended coaching sessions weekly for 12 months on how to refine interpersonal & and entrepreneurial skills.

"Clients for Life": six-month training of strategies for developing repeat clients.

Price Waterhouse, LLP: six-week intensive class on international and domestic taxation for high net worth clients.

Xerox: two-week extensive training in negotiating disputes and problem solving.

Modern Educational Systems: two-week sales training on negotiation and sales techniques.

EDUCATION University Of Maryland at College Park, College Park, MD
B.S. Degree in Tax Accounting 1996 -
3.8 GPA in Major - Minor in Management Information Systems - 4.0 GPA
Activities: Member of Institute Of Management Accountants.
Achievements: Only undergraduate student to become Teachers Assistant, 1995 –96

Helwan University, Cairo, Egypt
BA degree in international Business & Foreign Affairs 1992
 Top Ivy League university, which trains students to become ambassadors and diplomats. **3.1 GPA**
Activities: President of the International Club & Captain of the soccer team.

University of London, Cairo, Egypt
Majored in economics and international business, 1988 – GPA 3.5
 Attended a high school program thru the British Council of Cairo.

Saint Joseph Catholic Schools, Cairo, Egypt
Raised in British based education system in the English language 1988

Languages Fluent in Arabic and English

Computer Skills Pro Systems FX for complex tax returns, Calyx Point & Microsoft Office. Several other accounting, tax, and financial software for windows based platform.

Business Interests Real Estate market and investment properties. Business development, and networking. Building businesses and “Non-Exclusive Joint Ventures”

Hobbies Horseback riding, scuba diving, swimming, snow skiing, mountain biking, motorcycle safaris/touring, and traveling.