

Erica Gregg Parker

PROFESSIONAL OBJECTIVE

To follow a career path that will allow me to continue to use my 18 years of sales experience as well as my 5 years of entrepreneur experience to increase sales and customer retention within the organization.

EDUCATION

North Carolina Central University, Durham, NC

BA Political Science, Public Administration (concentration) May 1994

Additional classes taken in Business Ethics, Accounting, and Business Administration, Office Procedures, Human Motivation, Interpersonal Relations, & Business

PROFESSIONAL/CIVIC/CHARITABLE ORGANIZATIONS/ASSOCIATIONS

North Carolina Central University School of Business Board of Visitors

Gate City Rotary Board Member

Guilford County Commission on Aging Board Member (appointed by county commissioner)

Child Care Services Association Board Member

Triad Stage Board of Directors

WORK EXPERIENCE

January 2013- Present VP-SBA Business Development Officer-PNC Bank

As an SBA Business Development Officer I work primarily with my PNC Banking partners including but not limited to business bankers, commercial bankers, business advisors, branch managers, and specialty segment lenders in helping to provide SBA solutions to their existing clients and prospects. In addition I:

- Provide consultative and technical support to internal partners and COIs for all SBA programs including SBA 7a, 504 and Express as well as USDA and certain state specific programs.
- Manage the individual SBA/Government loan process from application through settlement with a high level of responsiveness, technical lending expertise, and communication skills, and in full compliance with all established SBA and PNC program lending criteria.
- Responsible for maintaining and enhancing existing relationships with the North Carolina regional SBA offices.
- Understand the relationship between risk and reward as it relates to competitively pricing SBA products.
- Drive revenue growth and net income to meet or exceed goals.
- Maintain a sense of urgency, while balancing the needs of the customer and the requirements of PNC Bank's SBA Finance team, to meet or exceed expectations.

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September 2011- January 2013 Business Banking Relationship Manager-JP Morgan Chase

I am responsible for business development and relationship management for medium-sized business clients. I grow and manage a portfolio of Business Banking relationships by:

- Acquire businesses through prospecting in my assigned territory to bring in new business customers
- Developing and working closely with Centers of Influence to expand my customer base
- Developing and servicing relationships with high-end small businesses and complex accounts resulting in P&L growth.
- Expanding and retaining relationships utilizing cross-selling of deposits, credit, and other bank products.
- Partnering with other bank partners to uncover sales opportunities among both current and potential business customers.
- Providing a high level of customer service to business clients and manage the banking relationship
- Identifying Consumer product opportunities among business owners and refer to other specialists to effectively capture.
- Identifying larger business opportunities and refer more complex customers to the Middle Market Channel.

February 2006-September 2011 Owner/Broker-Commercial Lending Solutions, LLC

As the Owner of Commercial Lending Solutions, my responsibilities included

- Prospecting through cold calling, networking and developing strategic alliances
 - Acquiring and maintain knowledge about client's business trends and financial status.
 - Developing and implementing a Commercial Loan Sales Cycle.
 - Developing and implementing a new Brand
 - Developing, implementing and presenting the CLS training program "10 Step Approach to Purchasing Commercial Real Estate"
 - Preparing and presenting proposals to clients.
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- Securing funding for investors and business owners to purchase commercial real estate.
 - Fund such property types as Assisted Living, Independent Living, Office Buildings, Banquet Halls, Apartment Complexes, Daycare Centers, etc. We pride ourselves in finding the "best fit" lender for each of our clients.
 - Training and Managing Independent Consultants who originate commercial real estate loans

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- Remaining knowledgeable about key business trends and communicate pertinent insights to prospective customers.
- Developing and Delivering a proprietary training for investors called “The Causeway Tour”

October 2010-February 2011 Lender Relations Specialist-US Small Business Administration, WV District Office

As the LRS for the State of WV, I developed and implemented training programs for SBA Lenders, as well as established new relationships and strengthened the current lending relationships throughout the state. I was able to accomplish this by:

- Training low/non performing lenders on the credit underwriting and loan eligibility guidelines for the Small Business Administration.
- Providing hands on guidance and assistance as they worked through loan transactions.
- Developing and Implementing “Third Thursday Training” with the lenders
- Developing and Implementing “First Fridays” at the Harrison County Chamber of Commerce.
- Providing one on one as well as group training to lenders who are new to SBA Lending.

References: Available upon request