

# PATRICIA WARR MARSHALL

Columbia, Maryland

## PROFESSIONAL SUMMARY

Accomplished and versatile Senior Manager with over 25 years in banking, education, and real estate. Particular proficiencies in community outreach, entrepreneurial development, financial literacy, public policy and advocacy, real estate sales and finance, and supplier diversity. Proven track record of structuring, facilitating, coordinating and delivering results in highly competitive, analytical, diverse and team-oriented environments. Reputation for leading, managing, and organizing in alignment with business objectives and customer satisfaction goals.

## SKILLS

- Business advisory
- Business development
- Community engagement and outreach
- Cross-functional communications
- Cross-functional team leadership
- Data-driven decision-making
- Entrepreneurial development
- Mentoring and training
- Oral and written communication
- Presentation Skills
- Problem Solving
- Process improvements
- Strong analytical skills

## EDUCATION

- **Clark Atlanta University**  
Atlanta, GA  
**MBA Finance**, 1989  
Exxon Mobil Fellow
- **Xavier University of Louisiana**  
New Orleans, LA  
**Bachelor of Science,**  
**Chemistry**, 1986  
Phi Lambda Upsilon Chemistry  
Honor Society

## WORK HISTORY

### **Goldman Sachs 10,000 Small Businesses - Business Advisor** **Baltimore, MD • 05/2019 - Current**

- Guide business growth and facilitate completion of growth plans with entrepreneurs participating in a 14-week business intensive curriculum consisting of small business management training, personal business coaching, lectures, and clinics.
- Connect entrepreneurs to external professional and business support services and resources.
- Advise entrepreneurs in understanding, collecting, and applying business metrics for growth.

### **Operation HOPE, Inc. - Financial Well-Being Coach** **Baltimore, MD • 02/2018 - Current**

- Partner with M&T Bank, its retail branches, and non-profit partners to increase credit scores, decrease debts, and improve the overall financial well-being of low-to-moderate income Baltimore City residents, and current and future bank borrowers.
- Facilitate financial literacy workshops and one-on-one counseling sessions, resulting in 150-200 individuals per quarter receiving budget, credit, and money management strategies and awareness.
- Develop detailed work plans with clients, monitor progress towards financial stability goals on a monthly basis, and provide quarterly reports to bank partner.

### **Atonement Food Pantry - Program Coordinator** **Washington, DC • 10/2015 - Current**

- Designed, developed, and implemented an emergency food distribution program in Ward 7, Southeast Washington, DC.
- Prepare budget, fundraise, and manage overall food distribution to 130+ individuals and families and prepare annual reports to Vestry.
- Order, monitor, and track inventory of food, clothing, personal items, and books utilizing pantry software.
- Lead team of 20+ volunteers to register and assist shoppers.
- Liaison to the Capital Area Food Bank.

## CERTIFICATIONS

- Association for Financial Counseling & Planning Education Certification (AFCPE), anticipated December 2019
- ServSafe Food Safety Certification, June 2017

## MEMBERSHIPS

- Alpha Kappa Alpha Sorority, Inc.
- Association for Financial Counseling & Planning Education
- Leadership Greater Washington, Class of 1999

## BOARD OF DIRECTORS

- Girl Scouts Council of the Nation's Capital Women's Advisory Board (2002 - 2007)
- Greater Washington Board of Trade District of Columbia PAC (Trustee, 2001 - 2003)
- Maryland Bankers Association (2000 - 2003)
- Maryland Government Relations Association (Treasurer, 2001 - 2002)
- Leadership Greater Washington (1999 - 2001)

## COMMITTEES

- American Bankers Association (Team 21 Contact Banker for 2000 - 2003)
- Maryland Business for Responsive Government (Legislative Committee, 1997 - 2003)
- Maryland Chamber of Commerce (Legislative Committee, 1997 - 2003)
- Greater Washington Board of Trade (Public Affairs Committee, 1997 - 2003)
- Leadership Greater Washington (Resource Development Committee, 2000 - 2002)
- St. Helene's Guild (Treasurer, 2015 to present)

### **Howard County Public School System - Substitute Teacher Ellicott City, MD • 08/2012 - 06/2018**

- Fulfilled short-term substitute positions for all grade levels, subject areas, and class sizes, with emphasis on science instruction at middle and high school levels.
- Excelled in instruction and classroom management of fast-paced learners, at-risk students, and students with special needs.

### **Southern Trust Mortgage Company - Mortgage Loan Officer Ellicott City, MD • 01/2009 - 01/2011**

- Analyzed applicant's financial status, credit, and property evaluation to determine loan feasibility.
- Communicated and explained loan decisions with clients.
- Compared loan products and pricing with clients so they could determine their best fit loan.
- Worked with network of real estate agents, existing clients, and new customers to establish mortgage referrals and book of business.
- Licensed through Nationwide Mortgage Licensing System (NMLS).

### **Bank of America - SVP, Senior Mortgage Loan Officer Columbia, MD • 07/2003 - 12/2008**

- Analyzed applicant's financial status, credit, and property evaluation to determine loan feasibility.
- Specialized in conventional, first time home buyer products and programs, construction-to-permanent loans, doctor loans, affordable housing, and government loan products and programs.
- Served as consultant, mortgage liaison, and instructor for several non-profit housing agencies throughout Greater Washington and Baltimore.
- Earned Chairman's Club 2006 and 2007; top 10% corporate-wide in dollar volume and units.

### **Bank of America - SVP, Manager of Government Relations Washington, DC • 01/1997 - 07/2003**

- Mid-Atlantic Lobbyist, representing company on state and local legislative and policy issues affecting general business, banking, and financial sectors. Issues and policies included, but were not limited to, mortgage financing, estates and trusts, tax, human resources, consumer and commercial services, and community development.
- Advised senior and executive management on legislative and policy issues by working with broader public policy team to determine financial, consumer, and public impact to company.
- Served on Maryland Lt. Governor Michael Steele's Task Force on Minority Business Enterprise Reform.
- Nominated to represent Maryland lobbyists on Governor Parris Glendening's Task Force on Lobbying Ethics in 2000.
- Nominated for LEND (Leadership Excellence in Neighborhood Development) Award in 2000.

**Washington/Baltimore Regional 2012 Coalition - Loaned Executive  
Washington, DC • 01/1998 - 12/1998**

- Appointed by Bank of America's Mid-Atlantic Regional President to serve as Interim Executive Director.
- Coordinated Coalition's efforts to bid for 2012 Olympic Summer Games.
- Served as primary liaison between the United States Olympic Committee (USOC) and the Coalition.
- Oversaw the day-to-day operations of the Coalition.
- Planned weekly Executive Committee and monthly Board of Directors meetings.
- Prepared written and visual presentations for the Board, community organizations, and USOC.
- Developed business and community outreach efforts and awareness campaigns.
- Obtained organization's non-profit, 501c3 status.
- Negotiated and acquired office space lease.
- Negotiated contracts with the USOC and local/state government officials.
- Prepared monthly and quarterly reports to the USOC.
- Vetted prospective vendor partners and sports organizations.
- Monitored Coalition's compliance with USOC guidelines.
- Met all deadlines for submissions and programmatic requirements.

**NationsBank - VP, Minority Business Development  
Washington, DC • 01/1992 - 01/1997**

- Established, developed, and implemented the company's Mid-Atlantic Minority Business Development effort to increase minority-and-women owned business participation in contract and procurement opportunities across various lines of business.
- Solicited, developed, and advanced quality, minority-and-women owned businesses for participation in the company's procurement process. Built and strengthened relationships exceeding 600 prospective regional vendor partners.
- Initiated over \$50MM in regional and national contract opportunities over a five-year period.
- Earned recognition from National Minority Supplier Development Council for being the leading Minority Business Development team and exceeding 35% in overall contracts awarded to minority-and-women owned companies.
- Exceeded 100% business objectives in all lines of business.
- Co-wrote the Minority Business Development Policy and Reporting Guideline Manual for use by internal business partners and external clients.
- Wrote numerous speeches and prepared visual presentations for National Executive.
- Recipient of 1996 LEND (Leadership Excellence in Neighborhood Development) Award.