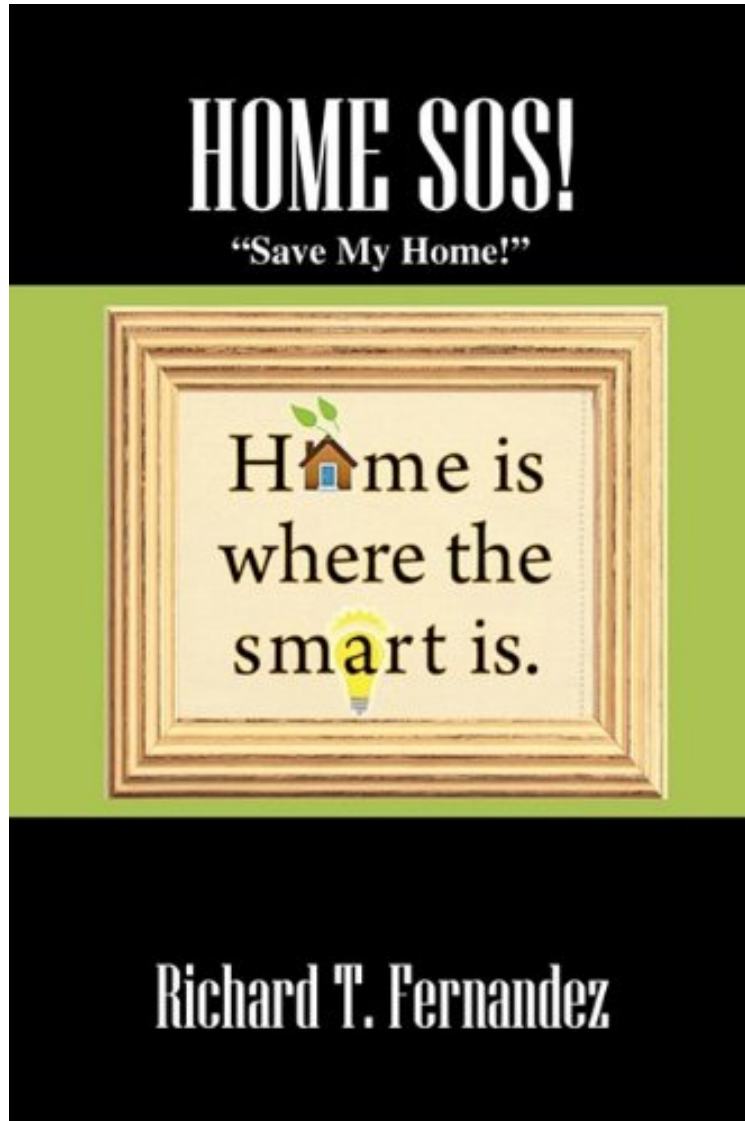


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Home SOS!: Save My Home!

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Officer/Originator to VP of MBD Division directly responsible for Bank's Private Wealth Clients as well as various VIP and High Visibility Clientele within the Bank's infrastructure and outside. Individually and collectively (via leadership of a top producing team and division) originated over 250,000,000 in Residential Mortgage Loans as well as created demand for various Bank's divisions and business lines via an exchange of Clients and their respective needs for the various products. Ricky has served as a "Group Sales" Account Executive for a web-based Data Analytics Firm effectively serving Real Estate Industry Professionals (front line and back end professionals) as a software consultant, marketing strategist, and sales adviser.