ROBERT NAKAMURA

Branch Manager - Loan Division

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(555) 563-9014
Seattle, WA
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SKILLS

Branch P&L Management
Loan Officer Recruitment
Encompass LOS Administration
Market Share Growth • NMLS Compliance
Mortgage Origination
Realtor Partnership Programs
Operational Efficiency

LANGUAGES

English
Japanese

EDUCATION

Bachelor of Science in Business Administration
Sep 2005 - May 2009
University of Washington Foster School of Business
Seattle, WA
Business Administration GPA: 3.7/4.0

HOBBIES

Reading
Hiking

REFERENCES

Anita Choi
Regional VP — HomeStreet Pacific Northwest Manager anita.choi@homestreet.com

Daniel Walsh
Branch Manager — Guild Mortgage Bellevue Former Manager
daniel.walsh@guildmortgage.com

SUMMARY

Certified Mortgage Banker (CMB) and Branch Manager for the Pacific Northwest Loan Division at HomeStreet Bank, leading a 22-person team to $520M in annual origination volume. Reduced branch overhead costs by 18% while growing market share 14% year-over-year through strategic Realtor partnership expansion and operations efficiency initiatives.

EXPERIENCE

Branch Manager - Loan Division
Jul 2019 - Present

HomeStreet Bank Seattle, WA

Branch leader for HomeStreet's Pacific Northwest mortgage division.

- Led 22-person branch (12 LOs, 5 processors, 3 closers, 2 underwriters) to $520M in 2024 origination volume — up 14% YoY
- Grew Seattle market share from 3.2% to 4.6% through structured Realtor co-marketing and builder partnership programs
- Reduced branch overhead cost-per-loan from $2,100 to $1,722 (18% decrease) through headcount optimization and Encompass automation
- Maintained branch NMLS compliance score of 98.4%, zero regulatory actions over 5-year tenure

Senior Loan Officer
Mar 2014 - Jun 2019

Guild Mortgage Bellevue, WA

Top-producing senior LO at Guild Mortgage's Eastside Seattle branch.

- Originated $38M annually in purchase and refinance volume, ranking top 3 in Northwest region for 4 consecutive years
- Recruited, hired, and mentored 5 loan officers, collectively producing $42M in 2018
- Received Guild Mortgage Circle of Excellence Award for origination excellence in 2017 and 2018

PROJECTS

Encompass LOS Branch Rollout
Jan 2019 - Jun 2019

Project Manager

Migrated the Seattle branch to Encompass LOS automation, cutting loan processing time 40% and lifting monthly origination capacity by 25%.

Encompass LOS • Salesforce • Tableau

Realtor Partnership CRM
Jan 2017 - Jun 2017

Project Manager

Built a Realtor partnership CRM and co-marketing program; lifted partner-sourced applications 30% and per-partner volume 25%.

Salesforce • HubSpot • Power BI

CERTIFICATES

NMLS License
2014

Nationwide Multistate Licensing System

Nationwide Multistate Licensing System mortgage loan originator credential.

Certified Loan Officer
Jan 2015

Mortgage Bankers Association

Mortgage Bankers Association credential covering mortgage lending, credit analysis, and risk management.

Certified Risk Manager (CRM)
Jan 2018

Risk Management Association

Risk Management Association credential covering risk assessment, mitigation, and management.

Certified Mortgage Banker (CMB)
2021

Mortgage Bankers Association

Premier MBA designation recognizing senior expertise in mortgage banking.