

Maryann Salt
Ph: 925-768-0834
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Maryann has demonstrable experience in real estate and finance, financial analysis, and investment management. Results-oriented experience in project risk management and quality control—her experience in non-profit finance and working with financial institutions. Very experienced in working with executives and corporate owners to help drive growth and add value to the firm—experience in investor reporting, pitchbooks, and presentations with start-ups, non-profits, and corporate finance.

Experience

Chief Executive Officer

Maryann Salt, Inc.

June 2020 to Present

the parent company of **Canoe** - a non-bank mortgage origination business

- Created startup to tackle deny rates in fintech.
- Website development
- Home search tooling
- Integrations with the point of sale mortgage application
- Develop a business plan and team and founding employees
- Launched customer engagement tooling
- Re-branding of business, logos, and company assets
- Raise capital

Experience

Investment Operations Lead

Landed – a fintech company

Dec 2019 - Present

- Develop option contract investment policies
- Property investment strategy - Valuations, material improvement adjustments, appraisals
- Assisted in developing metrics to track initiatives:
 - (1) Reducing employee turnover among essential professionals such as educators
 - (2) Reducing employee turnover among essential professionals such as educators
 - (3) Providing access to homeownership for underrepresented groups
 - (4) Promoting high-density housing near urban areas and reducing commute - related carbon emissions
- Early partnership buyouts and terminations, subordinations
- Qualitative risk management – fraud risk, post-close operations
- Asset purchase and sale process, warehouse liquidity – buy/sell agreements between non-profit and warehouse lines.
- Part of fundraising team - \$25M w/ Series A add on.

HELOC MLO – Verification & Support Specialist
Prosper Marketplace, LLC – a fintech company

**March 2019 to
December 2019**

Consumer loans verifications, fraud screening, and analysis
Customer experience and support
Assisted with HELOC product development, training, and managed HELOC agents
Originations in California, Florida, and Alabama
Manage & train loan agents in-house

Mortgage Loan Originator
Business Owner

2002 – Present

Sponsored Companies:

Professional Mortgage Associates, formerly Golden Horizon Mortgage, Inc.
American Pacific Mortgage
New Penn Financial (currently, New Rez)
Princeton Capital
Icon Home Loans, Inc.

Mortgage underwriting sponsors: Stearns Lending, Provident Credit Union, Loan Depot, Carrington Mortgage Services, Caliber Wholesale, United Wholesale, Mountain West Financial, Finance of America

Direct Lender sponsor: Quicken aka Rocket Mortgage, Citadel

Product: Fannie Mae, FHA/VA, Non-prime, Foreign National, HELOC, Equity Share
Loan Use: Mixed Use, Renovation, and rehab, Investor

Residential and commercial mortgage loan origination
Relationship manager and vendor management
People manager – hire, train and develop staff
Capital markets: interest rate pricing, illustrations, disclosures
Accounting: bookkeeping, payroll, expense management
Marketing strategy and analysis: Point of sale system: subscription and customer online acquisition
CRM: Customer Success and retention – customer segmentation – developed Saas metrics
Market research and investment policy, recommendations
Create dashboards and metrics to track initiatives
Renovation project management – Proforma Budget and process, post-close draws and inspections
Quantitative analysis: IRR, time-weighted returns, option pricing, risk-based pricing
Implemented tech stack to manage communication, workflows, process and other internal tools
Quality assurance and control, risk management, fraud, and credit risk
Highlight: Self-originated over \$150M in lifetime origination, over 430 residential, investor and mixed-use mortgage and HELOC sales

FAA Program

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**March 2017 to
December 2017**

Morgan Stanley, San Francisco

Business Development for 1st VP & FA Team, created customer database and managed the team market segment strategy, analysis of annuity products, and performance.

She helped shape portfolio recommendations and writing on behalf of the team—general securities licensing series 7.

PIMCO/Morgan Stanley event organizer

EDUCATION & CERTIFICATION

St. Mary's College of CA
**Master's Degree in Financial Analysis
and Investment Management**

California Department of Real Estate
Salesperson License
License 01444376

Harvard Business School
HBR Online
Quantitative Methods
Coursework

CFPB
National Mortgage License (NMLS)
License 1016712

UOP, Oakland, CA
Bachelor of Science, Business Finance

University of Oregon, Eugene, OR
Undergraduate

Notables

- Business Consultant at Berkeley Honda 2019 for 60 - day transition to help the Comptroller.
- August 2020 Saint Mary's Alumni COVID-19 speaker series with University of California, and Pinterest

Skills

Excel (including DCF analysis and forecasting)
Financial statement analysis, accounting and banking reconciliations
Mode analytics
Technical skills
Created slack app and modals
Database engineer - CRM HubSpot

Volunteer

Mission Prep School
Glide Memorial Church food pantry
CFA Society San Francisco Equity Research Challenge Participant
Contra Costa Food Bank pantry
SIFMA Investwrite
references provided upon request