

M. Monroe Jett

2560 Richmond Rd., Suite 100 Lexington, KY 40509 (859) 266-5003

Professional Experience:

Jett Title 10/05 to present – Excellence in real estate closing services

- Jett Title provides reliable, professional, timely and accurate closings of residential and commercial real estate transactions for mortgage brokers & lenders (as well as individuals) throughout the entire states of Kentucky and Indiana.
- I specialize in reliable and professional closings of real estate transactions and in development of excellent relationships with brokers and lenders.
- I clearly understand my job: My job is to make my lenders look good. I am very good at it.
- This clear understanding of what we exist to do, combined with our strong technical skill results in strong performance and customer service, which our brokers and lenders love.

Jett & Keating Title Services 10/03 to 10-05 – Excellence in real estate closing services

- Served brokers and lenders with closing excellence in KY, IN, OH and TN.

Bank of the Bluegrass & Trust Co. 6/89-10/03 – Superior professionalism, intricate real estate lending and closing knowledge

- President - Loan Officer and Marketing Director (Title upon departure)
 - Closed and/or oversaw closing for approximately 1,500 real estate related loans in career – in-house and secondary-market. The bank and I specialized in real estate lending.
 - Gained excellent knowledge of real estate lending process, all related documentation, execution of smooth professional closings, and preventing/handling post-closing matters.
 - Extensive education in real estate lending, executing the loan closing process, all aspects of compliance and what constitutes excellent customer service to borrowers and lenders.
- Board of Directors – of both the bank and its' holding co. 1992 to present. Detailed knowledge of compliance, audits & examination by governing authorities and accountability.
- Customer Service Trainer – 12 yrs - departure – the company's hallmark was/is excellence in customer service. 97% of customers were either extremely or very satisfied with the bank's customer service – this is 10 percentage-points higher than the average financial institution in the U.S., where a 5 percentage-point difference is considered significant! (source - Horizon Research International survey of bank customers).
- Mortgage Loan Officer – 10yrs - departure –Intricate knowledge of closings and in the art of executing professional, accurate closings that are pleasing to borrowers and real estate agents alike.
- Other experience: Marketing Director 6 yrs - departure; Strategic Planning Director 9yrs- departure; Installment Loan Collections 14 yrs; Installment Loan Officer 9 yrs; Asst. Marketing director 8yrs; New Accounts Representative 4 yrs; Security-compliance Officer 4 yrs; Trust Operations & property manager 2 yrs; Summers 1985 – 1987, Bookkeeper, Teller

Lending Industry Leadership

- Independent Community Bankers Assoc. of America – political action committee member 2 yrs ending 2003
- Bluegrass Bankers Association – board member 3 yrs ending 2003

Professional and Academic Education

- The Graduate School of Banking of the South at LSU, diploma 1999-Real estate lending emphasis (3-yr school)
- Kentucky Banking Association Schools of Banking - State Banking School, diploma 1992 (2-yr school); Basic Banking School, diploma 1990 (1-yr school)
- American Institute of Banking - Commercial Lending, diploma 1997; Consumer Lending, diploma 1996; General Banking, diploma 1992
- Numerous mini-schools, seminars and conventions on real estate lending over 15 yr career
- Health and General Life Insurance licenses, 2000
- College: University of KY, BS, marketing major, 1989
- High School: The Baylor School, Chattanooga, TN, diploma 1985 (boarding, college-prep)