

# MICHAEL J. KEATON

4839 Republican Drive • Brighton, MI 48116 • Phone: (810) 923-1433 • Email: topmba@hotmail.com

## OBJECTIVE

To obtain a position in finance/credit operations or collections utilizing my 20 years of experience.

## BUSINESS & FINANCE MANAGER

Accomplished business manager with over twenty years experience in all aspects of retail and consumer finance, retail and lease financing, credit and collections, mortgages and real estate closings, and asset management. Proven areas of expertise include:

- Retail, Commercial, & Special Finance
- Credit Operations
- Contract Negotiation & Preparation
- Customer Service Analysis & Reporting
- Collections Supervisor & Representative
- Risk/Loss Management

## PROFESSIONAL PROFILE

**Transportation Administration Safety Coordinator** (temporary) April 2011- January 2012  
SPRING INDUSTRIAL SERVICES, Plymouth, MI

### Finance/Credit Manager

LEMON CHEVROLET, Canton, MI September 2003 – April 2011  
RUST BUCKET HONDA, Livonia, MI January 2003 – August 2003  
RACING AUTOMOTIVE GROUP, Milan, MI February 2002 – January 2003  
DRAGSTER CHEVROLET, Northville, MI January 2001 – December 2002

### Notable Duties & Achievements:

- Reviewed credit applications and analyzed factors such as income, liquidity, job, and credit history.
- Restructured customer loan delivery process, which saved the company over \$10,000 annually.
- Reduced administrative costs by over \$1000 per year through technological improvements.
- Managed accident health credit life insurance program from sales to contract formation.
- Proven success record spearheading business development and improving revenue potential.
- Won company-wide warranty contest by selling most warranties for most amount of money.

### OTHER NOTABLE EXPERIENCE:

- Real Estate Sales Agent, Century 21 – Top Dog, Hartland, Michigan (1988-1989)
- Assistant Supervisor of Collections, Michigan Bank, Lansing, Michigan (1985-1987)
- Collections Representative, Flint Financial Services, Flint, Michigan (1977-1984)

### EDUCATION:

HARTLAND HIGH SCHOOL, Hartland, MI (High School Diploma)

### PROFESSIONAL DEVELOPMENT:

- Inventory Management Training Class
- Michigan Rules & Loan Regulations (Ryan & Associates)
- Real Estate Associate License Training Courses (Holloway Real Estate Institute)
- Course in Time Management Principles
- Principles of Banking (American Institute of Banking)