

## ***Dr. Ahmed Albrolisy***

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### **SUMMARY**

Dr. Ahmed Albrolisy is the Director of Finance Education and Educational Partnerships in the finance and Economics department at Rutgers Business School. Professor Albrolisy is teaching on the New Brunswick and Newark Campus for undergraduate and graduate classes including Executive MBA domestic and international. Professor Albrolisy taught: Derivatives, Investment Analysis, Intro to Finance, Financial Management Etc. His teaching methodology emphasizes unifying theory and practice.

Dr. Albrolisy is an Entrepreneur, Banker, Developer and Researcher. As an Entrepreneur, Dr. Albrolisy founded multiple multimillion-dollar corporations including but not limited to MoneyMae Lending Group Inc., a large regional lender in Edison New Jersey from 2002-2010. It originated billions of dollars in residential and commercial Mortgages. He also started Moneydoo LLC, a privately held Real Estate Investment Trust (REIT) specializing in distressed real estate.

As a banker for more than 20 years, he started his career as a stockbroker (RR) on Madison Ave NY in the late nineties then moved to mortgage banking where he directly aided thousands of families and businesses to obtain residential and commercial mortgages. He survived the boom and bust of the financial market and learned the dos and don'ts with a deep knowledge of banking regulations, risk assessments, quality control, regulatory compliance, underwriting, origination, and closing. As a developer, he developed, renovated, and improved the quality of housing for hundreds of families in Central NJ. He remains the principal of several real estate partnerships.

Dr. Albrolisy's research interest lies in the intersection of mortgages, housing, negotiation, valuation, and analysis of real and financial assets, derivatives, productivity, and macroeconomics. One strand of his work studies the exogenous and endogenous determinants of mortgage closing cycle time and its effect on the micro and macro economy. In this space, he worked on the impact of the borrowers' ethnicity, age, Fico score, and geographic location on closing cycle time.

Dr. Albrolisy earned his doctorate degree in Finance from Rutgers University Business School in 2022 and earned an Executive Master of Business Administration (EMBA) from Rutgers University in 2008. He received a bachelor's in agricultural engineering from Mansoura University Egypt in 1991. Furthermore, he holds multiple professional licenses and has gone through dozens of practitioner training and executive development courses.

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### **AREAS OF EXPERTISE**

- |                           |                        |                             |
|---------------------------|------------------------|-----------------------------|
| ◆ Strategic Planning      | ◆ Quality Control      | ◆ Operation Management      |
| ◆ Risk Assessments        | ◆ Investors Relations  | ◆ Regulatory Compliance     |
| ◆ Startups and Turnaround | ◆ Business development | ◆ Underwriting & Processing |
| ◆ Financial Analysis      | ◆ Marketing & Sales    | ◆ Origination & Closing     |
| ◆ Federal and state Audit | ◆ Governments loans    | ◆ Distressed Real Estate    |

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### **PROFESSIONAL EXPERIENCE**

#### **Rutgers Business School**

100 Rockefeller Rd, Piscataway, NJ 08854

Tel 848-445-3600

July 2022- Now

Director of Finance Education and Educational Partnerships

**MLB Residential Lending LLC**

51 Commerce St#101 Springfield, NJ 07081

Tel 732-243-0140

2020- Now

**Executive Sales Manager**

Joined previous business partners to create a new business model that disrupts existing legacy IT architecture and digitizes the mortgage process.

**MoneyDoo LLC**

2013- Now

1215 Livingston Ave, Suite 307 North Brunswick NJ 08902 Tel 732-964-3600

**CEO and Founder**

Moneydoo LLC is a Startup real estate investment holding company that invests in distressed real estate in NJ. We acquire property through bank-owned REO and Sheriff Sales then we renovate, sell, or hold for rentals.

- Raised capital from private equity and debits
- Set up a win-win portfolio strategy that has a negative correlation between rent and home prices
- Investing in a residential multifamily rental with a 12% Cap rate
- Utilized CMA and valuation model to acquire properties
- Set up a team of property management, maintenance, contractors, and real estate agents

**Menlo Park Funding**

2011- 2014

1215 Livingston Ave, Suite 307 North Brunswick NJ 08902 Tel 732-964-3600

**Business Partner**

- Re-grouped with previous business partners and started up a new mortgage operation in Central Jersey
- Recruited and managed a new team of loan officers, processors, and administration staff
- set up policy and procedure for the new location
- Created a new operation model that increased efficiency by 22% and smoothed communication between team members
- Streamline initial file quality to increase productivity and reduce errors by over 30%
- one year after joining, our center leads the company in overall sales, operation, and risk performance

**Wells Fargo Bank**

2010 - 2011

197 Rout 18 South East Brunswick NJ 08816

Tel 732-565-4817

**Sales Manager**

Wells Fargo is the biggest lender in the USA, joining them was a strategic decision to learn how the big elephant dance.

- Attended every possible seminar and earned every possible certificate that Wells Fargo has
- Represented and spoke on behalf of Wells Fargo in numerous conventions
- Recruited, trained, managed, and inspired my team
- Led senior management business-level discussions and decisions involving business vision and strategy to standardize the best practices.
- Identified potential problem credits and guided staff in restructuring the credit and/or minimizing losses
- Improved Product Partnered with bank retail personal bankers
- Established and redefined a solid team culture that increased employee and customer retention

**MoneyMae Lending Group, Inc.**

2002 - 2010

860 US Highway 1 North, Edison, NJ 08817

Tel. 732-287-8797

**CEO and Founder**

Founder and sole shareholder to a startup residential and commercial lender led the company to be highly profitable from its first year and achieved astonishing IRR and net profit. Built the company to a peak of eighty-six employees and multiple locations

- Incorporated MoneyMae Lending Group, Inc. in Delaware in November 2002 as a start-up company
- Obtained approvals from state and federal agencies and complied with their lengthy requirements and reports
- Recruited, trained, and built a team consisting of sales and operation managers, loan officers, underwriters, mortgage processors, controllers, and support staff and grew it to peak at forty-six employees.
- Set standard processes and procedures for underwriting, processing, origination, closing, and conduct of business
- Secured approval and business partnership from eighteen national and state-chartered banks to sell their mortgage products, including Bank of America, Wells Wachovia Bank, IndyMac Bank, Washington Mutual Bank, and others.

- Obtained and retained a line of credit from Popular Warehouse Financial, an arm of Banco Popular, to close loans as a lender to maximize profits, and set a record to close and move loans out of the warehouse within an average of sixteen days
- Obtained approval from the Federal Housing Administration to originate FHA loans and funded them with an outstanding performance
- Obtained approval from Freddie Mac and Fannie Mae to originate and underwrite mortgage loans and have access to the automated loan prospector (LP) and (DO)
- Motivated, mentored, properly compensated, set targets, led by example, and excited loan officers to continuously exceed their past accomplishments
- Established mentoring programs for junior loan officers
- Hold and mandate weekly training sessions to keep staff informed in a continuously evolving industry
- Initiated territories for loan officers, helped them open and establish business relationships with real estate agents, CPAs, attorneys, and builders
- Held seminars for first-time homebuyers
- Encouraged and sponsored events and affiliation with county-based real estate boards
- Insured that the company held a vanguard position among competitors in service, knowledge, and product diversification to meet various clients' needs from FHA, Conventional, conforming to Fannie and Freddie, Alt-A, and subprime mortgages
- Run a rewarding marketing campaign based on targeting and segmentation ninety percent of which were residential and ten percent commercial
- Ensure customer satisfaction through a review and proper addressing of clientele surveys, which resulted in a 68% referral rate
- Manage staff, report to regulators, answer to customers, and correspondent with banks
- Received the platinum award from the Association of Realtors for 2007 and 2009
- Reviewed and approved annual audited financial statements to meet HUD's detailed compliance requirements and received no violations during the eight years in operation.
- Complied with NJ Department of Banking and Insurance audit and received no violations.

**Wall Street Financial Corporation,**

75 Lane Road, Fairfield, NJ 07004

Tel. 888-508-5626

2000 – 2002

**Regional Manager**

- Licensed Mortgage Banker specializing in originating residential and commercial mortgages. Expertise covered a broad range of residential loans including conventional loans, FHA, VA, jumbo loans, etc.
- Established a new regional office in Middlesex County, which became the main source of revenue for the company in Central and Southern New Jersey.
- Implemented office policies and procedures and created new positions in customer service and processing to streamline mortgage transactions and maintain high customer satisfaction.
- Hands-on management of the mortgage transaction from inception to pre-qualification, completing the application and processing through the final stages of underwriting, closing, post-closing, and funding process.
- Hired and trained a team of thirty-two loan officers, processors, and customer service representatives and assigned responsibilities by geographic territories. In addition, developed proactive management and sales initiatives that increased sales and maximized revenue gains.

**Jersey Mortgage Company,**

20 Commerce Drive, Cranford, NJ 07016

Tel. 908-276-2442

1996 – 2000

**Mortgage Banker**

- Experience in originating single and multi-family residential loans.
- Demonstrated sales ability and experience, marketing products to the real estate community and received Platinum Award for March 1999 – January 2000.
- Achieved sales goals by exercising judgment and tact in communicating with customers.
- Diverse knowledge of government regulations and secondary market standards.
- Thorough knowledge of lending regulations of Conventional and government loan requirements and general finance counseled and pre-qualified potential clients; assessed their needs and recommended appropriate mortgage programs beneficial to their individual financial needs and abilities.

**Jordan Charles & Co.**

555 Madison Ave, New York, NY  
**Stockbroker- Register Representative**

Tel. 212-688-6242

1995 – 1996

**Century 21 Apex Properties,**

460 Main Street, Metuchen, NJ 08847  
**Real Estate Agent- Part-time**

Tel. 732-549-0008

1994 – 1996

**Executive Developments Courses**

**Brian Tracey**-Setting Business strategy- The creative Manager- Marketing strategy, etc.

**Anthony Robbins**- Personal Power a thirty-day program

**Tom Hopkins**-The Academy of Master closing-Balance your life profile selling, etc.

**Stephen R. Covey**- The Seven Habits- The 4 disciplines of execution- Beyond the Seven Habits, etc.

**Professional licenses, Certificates & Training**

**Licensed Mortgage Banker NMLS #216403 (Since 1996)** – New Jersey Department of Banking

**Licensed Real Estate Agent (since 1994)** – New Jersey Real Estate Commission

**Licensed Registered Representative (Stockbroker Series 7 lapsed status 1996)** – New York Stock Exchange

**Direct Endorsement Underwriting Training (1998)** – Capstone Institute of Mortgage Finance

**Completed All Wells Fargo Training (2011) on** – Compliance – Ethics – Sales – Management

**Certificate from Harvard University (2007)** – Executive Education (Negotiation)

**Certificate of Achievement (1997)** – Loan Officer University, GE Capital Services

**Certified By Wells Fargo Bank (2011)** – Renovation Specialist for FHA 203K loans

**Certificate from National Association of Government Guaranteed Lenders (2014)** - Fundamental of SBA credit Underwriting

**Certificate from Rutgers University (2014)** – Digital Marketing

**Certificate from Rutgers University (2015)** – Lean Innovation

**EDUCATION**

**Bachelor of Science in Agriculture Engineering (1991)** – Mansoura University, Egypt

**Executive MBA- Finance (2008)** – Rutgers New Jersey State University, USA

**Doctor of Business Administration-Finance DBA (2022)** – Rutgers New Jersey State University, USA

**Thesis**

Factors determining mortgage closing cycle time: ethnic diversity or “borrower readiness”?

**Research Interest**

Mortgages, housing, negotiation, valuation, and analysis of real and financial assets, derivatives, productivity, and macroeconomics, international banking and finance, mergers, and acquisitions