

PHUNG PHAM

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Work Experience

- 2024-Present **DALTON WADE REAL ESTATE GROUP** **HOUSTON, TX**
Licensed Real Estate Professional – TREC# 829897
- Present market insights and represent clients in negotiations.
 - Conduct market analyses and forecast property values for decision-making.
 - Review and analyze real estate documents for accuracy and compliance
 - Collaborate with inspectors, appraisers, and legal teams to ensure smooth RE transactions.
- 2023-Present **LOAN FACTORY** **HOUSTON, TX**
Licensed Mortgage Loan Officer – NMLS# 2502864
- Evaluate borrowers' credit, income, assets, & DTI ratio for mortgage / commercial loan eligibility
 - Educate clients on loan options and guide them through the application process.
 - Work with underwriters, processors, lenders, and realtors from origination to closing.
 - Develop and maintain strong relationships with lenders, realtors, and clients.
 - Stay informed on lending policies and market trends.
- 2019-2024 **PHUNG SERVICES** **HOUSTON, TEXAS**
Business Consultant
- Provided financial services, including equipment financing and merchant services.
 - Advised on POS solutions, conducted demos, and handled tech support.
 - Delivered marketing consulting, website development, and Facebook advertising services.
- 2019-2023 **CONTÉGO SPA DESIGNS** **HOUSTON, TEXAS**
Territory Sales Manager in Texas
- Led team to exceed sales goals while providing exceptional customer service.
 - Streamlined processes by coordinating with internal departments to improve efficiency.
 - Managed lead generation campaigns and utilized CRM tools to boost sales performance.
- 2015-2019 **LEXOR MANUFACTURING LLC** **ORLANDO, FLORIDA**
Sales Executive
- Drove sales of pedicure spa chairs and salon furniture, consistently exceeding monthly quotas.
 - Managed showroom operations, ensuring smooth transactions and timely deliveries.
- 2011-2013 **EDGE MARKETING VIETNAM** **SAIGON, VIETNAM**
Performance Media Planner: Managed and optimized digital marketing campaigns (Google Ads, Facebook, Lead Generation) to drive client success and maximize performance.

Education

- 2013-2015 **TEXAS A&M UNIVERSITY CORPUS CHRISTI** **CORPUS CHRISTI, TEXAS**
Master of Business Administration
- 2009-2012 **HOA SEN UNIVERSITY** **SAIGON, VIETNAM**
Bachelor of Science in Finance - Banking

- Qualities** Adaptive, active listening, customer-focused, excellent communication, problem solving, computer-advanced, systemic-thinking, well-organized.
Languages: Fluent in Vietnamese and English.