

DESMOND KOFI

Plano, TX | 469.534.7476 | dk@kairoslogos.co

PROFESSIONAL SUMMARY

Operationally driven financial services and real estate leader with 10+ years of experience across lending, underwriting, trading, and high-volume transaction environments. Proven track record building and scaling operations, managing risk and compliance, and driving profitability across complex, multi-stakeholder transactions. Hands-on operator with deep experience in closing processes, capital deployment, and workflow optimization. Recognized for executing with discipline, improving speed and accuracy of transactions, and building accountable, performance-driven teams.

CORE COMPETENCIES

Operational Leadership • Transaction Management & Closings • P&L Ownership • Process Design & Optimization • KPI & Performance Management • Risk, Compliance & Audit Readiness • Loan Lifecycle & Underwriting • Vendor & Stakeholder Coordination • Cross-Functional Team Leadership • Real Estate & Capital Markets Execution

PROFESSIONAL EXPERIENCE

KAIROS LOGOS

Principal Trader & Market Analyst | Dec 2014 – Present

- Own full P&L for a proprietary trading operation, including capital allocation, risk controls, and profitability targets.
- Develop and execute structured decision frameworks to drive consistent, repeatable outcomes in high-volume transactional environments.
- Build and maintain operational systems for real-time tracking, reporting, and risk management, improving execution discipline and performance visibility.
- Apply strict risk controls, margin management, and performance metrics to ensure capital preservation and scalable growth.
- Operate with speed and precision in dynamic markets, reinforcing a disciplined, process-driven execution model.

MYLES Partners / MYLES Residential**Real Estate & Construction Operations (Concurrent Role) | Feb 2020 – Present**

- Lead end-to-end execution of residential investment transactions, from acquisition through closing, construction, and disposition.
- Manage high-volume closings in coordination with title companies, lenders, and agents, ensuring accuracy, compliance, and on-time execution.
- Oversee deal structuring, pricing, and transaction execution across multiple concurrent properties.
- Direct vendors, contractors, and third-party partners while maintaining schedules, budgets, and regulatory compliance.
- Build repeatable workflows for transaction management, documentation, and closing coordination to improve efficiency and reduce cycle times.
- Act as primary operator across all phases of the transaction lifecycle, ensuring accountability, transparency, and execution quality.

Ocwen Financial / GMAC ResCap**Loss Mitigation Manager | Jan 2013 – Oct 2014**

- Managed high-volume loan resolution workflows, balancing borrower outcomes with investor and regulatory requirements.
- Oversaw compliance, documentation accuracy, and audit readiness across complex loan files.
- Improved turnaround times and process consistency through workflow optimization and performance tracking.
- Coordinated cross-functional stakeholders to resolve non-performing assets efficiently.

Junior Underwriter (Contract) | Jan 2013 – Aug 2013

- Evaluated borrower credit profiles and loan documentation to support risk-based approval decisions.

- *Review and decision credit, income and asset documentation for non approved loans, including qualification of wage earner and self employed borrowers per client and investor guidelines.
 - *Meet established turnaround times required for reviewing individual documents and initiating tasks.
 - *Identify & work through alternatives for loans that fall outside of guidelines by demonstrating the ability to adhere to the UW guidelines to ensure proper salability of loan
 - Cleared conditions and ensured files meet underwriting and regulatory standards within tight deadlines.
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PrimeLending PlainsCapital Bank

Senior Loan Officer | April 2008–Oct 2011

- Managed loan pipeline from application through closing, ensuring compliance and timely execution.
 - Built strong relationships with borrowers, processors, and closing agents to drive consistent deal flow and execution quality.
 - Delivered a high level of professionalism while representing the bank with a courteous and client-focused approach
 - Completed and processed mortgage loan applications with accuracy and attention to detail
 - Analyzed and pre-qualified applicants to determine eligibility for various mortgage programs
 - Educated clients on loan terms, risks, and benefits to support informed decision-making
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Texas Innovative Mortgage

Junior Underwriter / Loan Officer | Feb 2003– April 2008

- Supported full loan lifecycle including underwriting, processing, and closing coordination.

- Led business development efforts while serving as the primary liaison between the Credit Union and members, brokers, contractors, and vendors
 - Reviewed loan packages for completeness, accuracy, and compliance with internal policies and regulatory standards
 - Supervised the preparation and production of loan documents across multiple loan types and jurisdictions
 - Verified all documentation met state-specific regulations and compliance standards
 - Maintained quality control processes to minimize risk and ensure audit readiness
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EDUCATION

Henderson State University — Arkadelphia, AR

Bachelors Degree - Business Administration

Football Scholarship