

Josh Kumar

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Executive Profile

Senior mortgage, commercial real estate, and insurance executive with nearly 22 years of progressive experience spanning lending, real estate advisory, underwriting, and branch leadership. Known for disciplined underwriting judgment, sophisticated deal structuring, and the ability to lead high-performing teams across regulated financial environments. Brings a rare, integrated perspective across capital markets, real estate transactions, and risk management, enabling clients and organizations to make informed, strategic decisions. Respected for integrity, precision, and consistent execution in complex and high-stakes transactions.

Areas of Expertise

- Executive Leadership & Branch Management
 - Mortgage Lending (QM, Non-QM & Specialty Programs)
 - Commercial & Residential Real Estate Advisory
 - Financial Analysis, Underwriting & Risk Assessment
 - Deal Structuring & Negotiation Strategy
 - Regulatory Compliance & Risk Mitigation
 - Business Development & Strategic Partnerships
 - Client Advisory & Long-Term Relationship Management
 - Multilingual Communication: English, Hindi, Bengali
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Transaction & Advisory Experience

- Complex and specialty mortgage transactions including ITIN, bank statement, self-employed, investor, 1031 exchange, HELOC, and trust deed financing.
- Commercial acquisitions and dispositions across retail, office, industrial, and multifamily asset classes.
- Investor-focused underwriting, cash-flow analysis, and risk assessment.
- Residential transactions ranging from entry-level to luxury properties.
- Small business benefits planning, group health plan design, and long-term protection strategies.

Professional Experience

Branch Manager

Straight Deal Mortgage | Cerritos, CA (Remote)

May 2024 – Present

Provide executive leadership for a mortgage branch focused on sustainable growth, regulatory compliance, and exceptional client outcomes. Oversee production strategy, talent development, and operational discipline while maintaining a client-first, solutions-oriented culture.

- Lead, mentor, and develop loan professionals with an emphasis on accountability, performance, and ethical lending practices.
- Specialize in complex and specialty loan programs including ITIN, bank statement, self-employed, 1031 exchange, trust deed, and HELOC financing, alongside FHA, VA, USDA, and conventional products.
- Leverage access to more than 120 banks, credit unions, and private lenders to deliver competitive pricing and flexible structures tailored to borrower profiles.
- Cultivate strategic relationships with real estate professionals, builders, developers, and investors to drive consistent referral-based growth.
- Ensure adherence to federal, state, and investor guidelines while mitigating operational and compliance risk.

Commercial & Residential Real Estate Agent

Coldwell Banker Envision Real Estate | Cerritos, CA

November 2025 – Present

Advise investors, business owners, developers, and homeowners throughout Southern California with a strategic, finance-driven approach to real estate representation. Apply deep lending and underwriting expertise to enhance transaction certainty and long-term value creation.

- Represent clients in acquisitions, dispositions, and portfolio strategy across commercial and residential asset classes.
 - Commercial practice includes retail, office, industrial, and multifamily properties.
 - Conduct market analysis, valuation review, and financial underwriting to support informed decision-making.
 - Apply advanced knowledge of financing, capital structure, and risk to optimize deal terms and negotiation outcomes.
 - Deliver discreet, high-touch representation for residential clients across all price points, including luxury properties.
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Senior Field Underwriter

USAB Group / USA Benefits Group | Remote

July 2025 – Present

Serve individuals, families, and small businesses through comprehensive insurance and benefits advisory, combining analytical underwriting with client-centered guidance in a highly regulated environment.

- Provide life, health, dental, vision, disability, final expense, annuity, and group benefit solutions.
 - Design and administer group health, dental, and vision plans for small business owners and employees.
 - Conduct detailed needs assessments and guide clients through underwriting, carrier selection, and policy implementation.
 - Ensure compliance with HIPAA, ACA, and applicable state insurance regulations.
 - Mentor junior professionals on underwriting standards, ethical advisory practices, and consultative client engagement.
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Senior Loan Officer / Sales Manager

City 1st Mortgage

May 2023 – May 2024

- Led sales activity and pipeline management while supporting loan officers with scenario analysis, training, and issue resolution.
 - Reviewed loan files for guideline adherence and regulatory compliance.
 - Strengthened referral relationships to expand market presence and production consistency.
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Senior Mortgage Banker

American Financial Network

August 2022 – December 2022

- Managed end-to-end residential loan origination with a strong emphasis on execution quality and client experience.
 - Coordinated closely with processing and underwriting teams to ensure timely and accurate closings.
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Senior Mortgage Banker

Intercontinental Capital Group
June 2020 – April 2022

- Oversaw the loan origination process from initial consultation through funding.
 - Implemented disciplined lead management and client retention strategies.
 - Maintained strict compliance with lending regulations, investor requirements, and documentation standards.
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Professional Highlights

- Nearly 22 years of combined experience across mortgage banking, real estate advisory, and insurance underwriting.
 - Trusted advisor to investors, business owners, and families in highly regulated financial environments.
 - Proven ability to bridge lending, real estate, and insurance disciplines to improve execution certainty and outcomes.
 - Recognized for integrity, discretion, and disciplined decision-making in complex transactions.
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Education

Associate of Arts – Business Management
Santa Ana College

Licenses & Credentials

- **Mortgage Loan Originator (NMLS):** Active in California, Texas, Oregon, and Washington
- **Real Estate Salesperson (DRE):** Active in California
- **Life & Health Insurance Agent:** Active in California only