



DEBORAH A. REYES  
CONSULTING & TRAINING GROUP

*“The world is all gates,  
all opportunities...”*

—RALPH WALDO EMERSON



## OPPORTUNITIES UNLIMITED

WAS

CREATED TO MEET  
THE INCREASING DEMANDS  
FOR  
HIGHLY EFFECTIVE  
CONSULTING SERVICES,  
WORKSHOPS,  
SEMINARS  
AND  
SPECIAL PRESENTATIONS  
IN THE AREAS  
OF  
PROFESSIONAL DEVELOPMENT,  
REAL ESTATE FINANCING  
AND  
NOT-FOR-PROFIT  
ORGANIZATIONAL  
DEVELOPMENT.



*"Every day,  
the world offers  
unlimited opportunities---  
for growth, change,  
knowledge,  
understanding  
and success."*

## OPPORTUNITIES UNLIMITED

provides the tools to assist you and your organization in discovering the myriad choices, alternatives and solutions that lead to professional and personal advancement.

## OPPORTUNITIES UNLIMITED

features highly effective workshops, seminars, special presentations and consulting services in a variety of areas to serve your organization. Programs are designed for practical, direct implementation and are geared to enhance the strengths of each individual as well as the organizational structure.

## OPPORTUNITIES UNLIMITED

offers powerful self-development tools including goal setting, time management, communication skills and motivation training devised to improve individual productivity, performance and problem-solving abilities while creating a teamwork environment.

## OPPORTUNITIES UNLIMITED

presents programs that are specially formulated to deliver the information, training and skills your organization requires to maximize the potential of each individual working within a team environment -- from entry level to the board room.

The demands of business, family and community life compete daily for your personal attention. Technological advances, the constant flow of new information in every field and rapidly changing business environments confront you professionally every day. Stress and burnout levels are higher than ever.

The ability to identify the information, skills and knowledge required by your organization, and the capacity to respond quickly and accurately, will determine your success.

Everyone needs to make well-informed decisions better and faster, with greater insight and greater confidence. The seminars, workshops, special presentations and consulting services of OPPORTUNITIES UNLIMITED are designed to help you and your organization achieve your goals.

*“Time is the most  
precious commodity  
in today’s  
fast-paced world.”*

## CONSULTING

Deborah A. Reyes Consulting & Training Group is a well-qualified firm drawing on more than two decades of experience in business management, entrepreneurship, real estate lending and community leadership programs. We work on a one-to-one basis advising and consulting with builders and developers, boards of directors, operations managers, sales directors and staff, banking and loan officers and volunteer-based community organizations.

Our consulting services include internal and external assessments, corporate strategic planning, cultural sensitivity, affordable housing programs, organizational development, meeting planning and entrepreneurial startup, among others. Frequently, policy making at the executive level may be followed by training programs in other areas of the organization for implementation of the desired objectives.

## SEMINARS AND WORKSHOPS

Our seminars and workshops are customized to meet the needs of each organization. The design of each seminar and workshop is influenced by factors unique to your organization — such as the number of participants, your specific goals, areas requiring improvement and the amount of time reserved to attain those goals.

Seminars and workshops are devised to stimulate, provoke and hold the interest of the participants. We use audiovisual aids, handouts, interactive tools and self-testing devices for maximum participant involvement. Our approach allows for hands-on, practical experience, specific skills development, a “safe” environment for experimenting with change, questions and answers, and one-on-one counsel from the facilitator.

Sessions can range from one hour to half-day, full-day and two-day formats or more, depending on your organization’s needs.

## SPECIAL PRESENTATIONS

Business, professional and volunteer-based organizations often require the services of well-qualified motivational and keynote speakers, panelists and expert spokespersons. We are available to participate in these programs and can discuss the full spectrum of topics featured in our seminars and workshops as well as many other related subjects.

We can also customize presentations to meet the specific needs of your organization.



# PROFESSIONAL DEVELOPMENT

## LEADERSHIP SKILLS

Participants will learn the components of professionalism; to identify the traits of successful managers; discover their own inner resources; develop or enhance skills in communication, motivation and delegation; and create their individual strategies for advancement.

## CORPORATE STRATEGIC PLANNING

Four elements of planning are included: long-range strategic planning that addresses organizational goals, resources and responsibilities; tactical planning that allows for the short-term practical application of resources and operations tied to long-range objectives; objective review and measurable appraisal of individual and organizational progress; and development and successful utilization of focus groups and decision influencing groups. Customized separate and/or joint training sessions can be presented for the board of directors, management and staff.

## PRESENTATION SKILLS

If your palms turn cold and sweaty and your stomach churns at the notion of speaking in public, don't worry. You are not alone. The fear of public speaking is universal. This course helps you to deal with anxiety, stay in control, prepare, express yourself, get your point across and gloss over interruptions. We will also demonstrate how to use audiovisual and other aids to make your presentation effective and memorable.

## GOAL SETTING

The most successful people have mastered the art of goal setting. This program helps you determine short- and long-term goals, establish measurable points of accountability and design an action plan to achieve your goals.

## TIME MANAGEMENT

These techniques for managing time are essential in setting priorities and adhering to short- and long-term goals. You will learn how to prepare for the work day, deal with interruptions, keep a calendar, make long-range plans and set up and maintain a follow-up system. Our emphasis in time management includes planning for personal, career and volunteer activities — to maximize your total life satisfaction and achieve balance.

## STARTING A BUSINESS

Whether you are starting a business, adding a new division or revamping a department, you will learn everything you need to know about licensing requirements, creating a budget, developing a mission statement, writing a marketing plan, conducting research to identify markets, finding a location and hiring staff.

## DEVELOPING A PROFESSIONAL IMAGE

First impressions are lasting. Want to know how to project a professional image? This program covers business etiquette and how to use wardrobe, manners and communication to make a positive impact in today's business world.

## EFFECTIVE CUSTOMER SERVICE

Want to know how to make your company "user friendly"? Identify your customer both internal and external. This program will help you put service first. Effectively dealing with customer complaints and achieving customer satisfaction is essential to your success.

## EFFECTIVE COMMUNICATION

What do people want? Listen and you will find out. This program is contrived to enhance listening, thinking and speaking skills. There is always something new to learn about the art of communication, from basic telephone etiquette to dealing with customer complaints. Fully developed communication skills can increase sales; facilitate better customer service; and improve negotiations and internal and external interpersonal relationships.

## CULTURAL SENSITIVITY

Cultural differences can enrich one's life. Today's workplaces and communities are often shared by individuals with diverse backgrounds. Increased awareness, sensitivity and empathy are needed as we learn to accommodate and accept differences in people's language, dialects, attitudes, listening abilities and thinking patterns. This program addresses the need for understanding cultural differences and how to recognize discriminatory practices.

## MOTIVATIONAL AND SALES TRAINING

Think positively, develop effective techniques and proactive attitudes, and increased sales will follow. This program focuses on positive thinking, building self-esteem, self-confidence and an inner, "I can do" attitude. Participants will learn to listen, to inform and to successfully satisfy customers' needs and in turn satisfy their own.

## TEAM BUILDING

Here's a program that will make your organization highly effective. You will learn the importance of and how respect for others, good morale, positive attitude and effective communication will strengthen your team. Understanding group development, the changing roles of the manager, how to overcome self-imposed limitations and problem solving will generate participation and create "ownership" as a team for the success of the entire company.

## COMPUTER CONSULTING AND TRAINING

Having knowledge of the latest technology is essential in today's world. You will learn how automation leads you to easy access to information, especially when you must make important decisions. We offer short-term consulting, complete training and systems installations. A variety of courses are available including Lotus, Windows, financial programs and the Internet. This is our newest offering that will take you and your business into the next millenium.





## RESIDENTIAL REAL ESTATE FINANCING

### MORTGAGE LOAN PROCESSING I

An entry-level comprehensive staff training program that includes the history of mortgage banking and the current step-by-step transactions of loan origination, credit report review, review of closing conditions and closing statement.

### MORTGAGE LOAN PROCESSING II

You will work on actual case studies, review requesting information both verbally and written and develop a list of underwriting and closing conditions. Developing effective communication skills and customer service skills will play an important role in this workshop and in your career success in mortgage loan processing.

### MORTGAGE LOAN ORIGINATOR

A hands-on workshop for loan officers, this program reviews the necessary components from pre-qualifying the borrower, reviewing forms and disclosures, taking the application and handling the refinance market. You'll learn how developing good client relationships, time management and communication skills will be a great asset to your successful career growth.

### FAIR LENDING

Federal law protects the individual right to fair lending opportunities. This program explores various aspects of anti-discrimination housing and lending laws and increases awareness of cultural differences and sensitivity.

### CONFORMING AND NONCONFORMING LOAN PROGRAMS

An all-inclusive guide to the variety of loan programs available today. Knowledge of these diverse products — equity loan, second mortgages, foreign national programs, B-C paper, Fannie Mae and Freddie Mac programs, ARMs — will help you become more competitive in the industry and access a larger market share.

### AFFORDABLE HOUSING PROGRAMS

This course provides all aspects and background of Community Homebuyer programs, which affect low to moderate income families.

- Training loan officers to educate consumers about the different products, qualifying requirements and, in general, homeownership responsibilities
- Training loan officers to use consumer education programs as a marketing tool
- Underwriting guidelines
- Presentation to the board of directors to solicit their support and commitment

# VOLUNTEER/NOT-FOR-PROFIT

## ORGANIZATIONAL DEVELOPMENT

This hands-on program includes the fundamentals of a successful organization. Participants will learn to define goals and create job descriptions. The program can be tailored to provide orientation and to train new officers, board of directors, committee chairmen and/or staff. Participants will learn to create a plan of work; to shape and implement conferences and monthly speaker programs; to develop new activities or enhance existing ones.

## MEMBERSHIP RETENTION

Often a concern of not-for-profit groups, membership retention can flourish using appropriate tools and methods. This course delivers the key tools and methods for developing and retaining membership through leadership and volunteer skills, delegation and communication.

## PROGRAM DEVELOPMENT

By its very nature, an organization comprises a variety of individuals. United by some common goals, members of the organization often have vastly different individual expectations. Internal and external assessment tools will be developed in order to determine members' level of satisfaction with current programming. Surveys and other self-assessment tools will be used to determine if new or revamped program development is necessary.

## FUND RAISING

The survival and effectiveness of a not-for-profit organization are dependent upon its ability to sustain itself. Participants will learn to define development strategies, create plans to increase and maintain a donor base, and set goals for product sales, events and other fund raising activities.

## About DEBORAH A. REYES



*Deborah A. Reyes is a successful business entrepreneur, a well-respected professional and an outstanding community leader. The president of two companies — Deborah A. Reyes Consulting & Training Group and Capital American Mortgage Company, Licensed Mortgage Lender — Deborah Reyes brings unique qualities to her seminars, workshops and consulting assignments. She teaches by example and case studies, not formula — by practice, as well as theory.*

*Deborah's business expertise, leadership abilities and self-management skills are the result of a conscious design — to be effective in all areas of life, balancing business, family and community life. Throughout her professional career and community service, Deborah has generously shared her extraordinary insights, talents and energy with the people around her.*

### PUBLICATIONS

#### **Builders Association of South Florida**

- *The Sales Professional's Handbook for Mortgage Financing & Closing*

#### **South Florida Association of Professional Mortgage Women**

- *Mortgage Loan Processing Manual*

### AWARDS

#### **Coral Gables Chamber**

- ATHENA Award

#### **Boy Scouts of America**

- La Flor de Lis Cubana

#### **Builders Association of South Florida**

- 1996 Associate of the Year
- Associate in Motion

#### **Girl Scouts of the United States of America**

- Thanks Badge

#### **Zonta Club International**

- Volunteer of the Year

#### **Metro-Dade County**

- In the Company of Women

#### **Who's Who in Executives & Professionals**

#### **Quienes Quien in U.S. Commerce**

### EDUCATION

#### **Florida International University**

- Bachelor of Arts, International Relations and Marketing

### CERTIFICATION

#### **State of Florida**

- Licensed Mortgage Lender
- Notary Public

### AFFILIATIONS

#### **Builders Association of South Florida**

- Lifetime Director
- Past Second Vice President
- Board of Directors
- Various Committee Chairs
- Program Speaker

#### **Community Coalition of Women's History**

- Past President

### AFFILIATIONS

#### **American Institute of Banking**

- Instructor

#### **Dade County Public Schools**

- Board Member, Magnet Education Cooperative Association
- Guest Speaker

#### **Fannie Mae**

- Past Member of the Southeastern Advisory Board

#### **Girl Scout Council of Tropical Florida**

- Past President
- Trainer

#### **Girl Scouts of the United States of America**

- National Board
- Chair Program and Membership
- International Selections Task Group
- Chairman, National Convention

#### **Mortgage Bankers Association of America**

- Instructor, School of Mortgage Banking

#### **National Association of Professional Mortgage Women**

- Past National Secretary
- Past Chairman, National Annual Meeting and Convention
- Past Chairman, Education Committee
- Guest Speaker and Trainer, National Conventions

#### **South Florida Association of Professional Mortgage Women**

- Past President
- Past Director
- Trainer

#### **United Way of Dade County**

- Speakers Bureau

#### **University of Miami**

- Mentor, School of Business

