

## Contact

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## Top Skills

Leadership

## Certifications

Certified Blockchain Expert

Yellow Belt

# Curtis Wood

Bee Mortgage App Founder & CEO NMLS 1308125 Purpose Driven Capitalist  
Jacksonville

## Summary

Think Robinhood app for mortgages built on blockchain.

Home loan on a smartphone.

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## Experience

### Bee Mortgage App

Founder & CEO

May 2018 - Present (4 years 1 month)

Making homeownership more affordable and accessible by mobilizing mortgages with blockchain | Patent pending mobile tech for home buyers by mortgage pros.

### EverBank

Mortgage Loan Originator

August 2016 - May 2018 (1 year 10 months)

Front line MLO for Fannie Mae Day 1 Certainty and Blend integration team.

Top 5 Power ranking closer.

### PHH Mortgage

Mortgage Loan Originator

February 2015 - July 2016 (1 year 6 months)

A loan originator in several key high-volume states, Curtis achieved a top-3 position in every performance category.

Private label loan origination for various Forbes 50 brands including Goldman Sachs, TIAA, Meryl Lynch, and Morgan Stanley.

### TheArtofBizLoyalty.com

Brand Development & Loyalty Advisor

January 2000 - February 2015 (15 years 2 months)

USA

Insight for Loyalty.

"Creating experiences employees and customers desire to re-experience is the Art of Business Loyalty."

Curtis was a C-Suite brand adviser for debt servicers, logistics firms, non-profit agencies, and brokerages and law firms; launched debt servicing firm in 2002 with a \$1.2M monthly marketing budget, became the fastest growing firm from 2002 - 2004, peaked at 33,000 clients, and exited for \$20M plus perpetuity.

As a brand loyalty expert he passionately devoted his energy to helping retailers and merchants mobilize brand loyalty by leveraging new mobile commerce technologies to improve retention marketing via personalized intimate customer engagements. In his role he advised enterprises in three main loyalty focused, specialty areas: start-ups, turn-arounds and expansions.

Believing dynamic loyalty disciplines and programs are essential brand extensions that promote brand essence and produce brand Ambassadors, Curtis provided special focus on solutions that increase retention success in three primary performance areas:

- ~ Integrated Loyalty Programs
- ~ Guest Frequency
- ~ Average Ticket

Curtis is also the creator of NIS (Non Incentivized Selling) a proprietary sales model which improves the customer experience by completely eliminating buying resistance, increases sales conversions 200% over industry average, and produces service efficiencies resulting in attrition improvements (+1,200%).

### iMobile3

Brand Loyalty & Mobile Commerce Advisor  
August 2014 - January 2015 (6 months)

Curtis managed Brand Loyalty & Mobile Commerce for iMobile3, a software firm who developed white label mobile applications for brands such as Home Depot, Neiman Marcus and Moe's; and whose loyalty solution PassMarket was jointly developed with Apple Pay.

Acting as Chief Loyalty Architect for numerous C-Suite executives, Curtis helped businesses and multi-unit franchises acquire and retain loyal customers by improving mobile engagement. Brands saw increases in guest frequency and average ticket (+48%) via a dynamic loyalty solution that achieved high download rates (+473%) while reducing costs 37% on average.

Additional white label applications development responsibilities & achievements included:

- Advising merchants & creating custom, dynamic loyalty programs that matched their unique customer profile and increased out of store engagement.
- Created business opportunities by platform data aggregation.
- Achieved recognition for conversion increases and performance.
- Improved branch business development processes and disciplines. Resolved customer needs promoting company technologies, products and services.
- Coordinated cross channel activities with front & back end dev teams to ensure fast and efficient engineering processes met release targets.
- Influenced and lead cross-functional teams on various project applications requiring robust activity coordination through entire app development lifecycle from design and storyboarding to live release.

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## Education

Tennessee Temple University