



Joseph A. Christensen

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CANNABIS SALES | MARKET DEVELOPMENT

Prospecting – Negotiating – Closing – Servicing – Growing Profits

GENERATING SALES & SERVICE EXCELLENCE WITHIN HIGHLY REGULATED INDUSTRIES

- **Selling and managing assigned sales territories.**
- **Evangelizing and securing distribution of product**, coordinating training, and orchestrating merchandising.
- **Gathering marketplace data** on pricing, products, and merchandising techniques.
- **Resolving complaints** by investigating problems, developing solutions, and upgrading processes.
- **Applying deep knowledge of the cannabis industry.**

PROFESSIONAL EXPERIENCE

CANNABIS RESEARCHER & CULTIVATOR | @tulips_o_m_o, Phoenix, AZ | 2021 – Present

Researched and launched a personal cannabis growth endeavor to learn more about the plant and industry in support of a career change. Gathered and continue to evolve best practices. Study marketplace strategies for sales, pricing, products, and merchandising.

- ◆ Achieved successful grows as a result of researching and applying detailed data on vegetation and flower periods of plant, strain and plant types, food calculations, ec's, ppm's (500,700), ph, tool calibrations, cloning plants, vpd, ppfd, pest management, plant deficiencies, soil types, deep water culture (dwc), breeding, and crossing plants to create new strains in indoor and outdoor growing environments.
 - Cut plant nutrient costs by 60% while maintaining quality by studying the differences between liquid and granular food, and learning how to work successfully with the latter, a lower cost but more complicated option.
 - Progress is chronologically documented on Instagram @Tulips_o_m_o

SALES | SR. LOAN OFFICER | Geneva Financial, Chandler, AZ | 2020 – 2023

Championed product sales in AZ, CA, OR, and WA by informing consumers of loan-specialized product options that cater to and are specifically tailored to credit, income, and assets. Collaborated with borrowers, real estate agents, title companies, appraisers, and internal operations to ensure smooth and accurate closings.

- ◆ Attained gross production/net revenue of \$.25 million over a 3 year period.

SALES | SR. LOAN OFFICER | Alliance Home Loans (now UHM), Phoenix, AZ | 2012 – 2020

Generated sales in AZ, CA, WA, OR, NV, ND, WI, MN, FL, and GA. Collaborated with borrowers, real estate agents, title companies, appraisers, and internal operations to ensure smooth and accurate closings.

- ◆ Met and exceeded sales targets Year over Year, receiving recognition for performance.
- ◆ Achieved among the highest approval ratios and pull through rates for files submitted within a highly regulated industry.
- ◆ Earned record of zero non-performance buybacks or early payoffs during employment history.

Earlier work history available on request.

EDUCATION | LICENSES & TRAINING | TECHNOLOGIES

BS, Communications, Minor in Economics, Minnesota State University

Licenses & Training: TrainingPro, Phoenix, AZ S.A.F.E. NMLS # 61833; Phoenix Insurance & Securities School, Inc., Scottsdale, AZ; Life and Health Insurance License, 2000 - 2010

Technologies: Microsoft Office Word, Excel, Teams, PowerPoint; Encompass; Calyx Point