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Petra Alene Howard

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## **Academic and Professional Summary**

Experienced Texas real estate broker with 27 years of industry relevance turned educator with real-world expertise directly enhancing her ability to teach. Her professional experience provides a unique perspective that bridges the gap between theory and practice. She emphasizes real estate principles and practices to give students practical, hands-on knowledge they can apply to their careers. She has industry connections that highlight her strong network in the real estate industry as a resource for students through her career coaching efforts.

She promotes an interactive learning experience by fostering student engagement, critical thinking, and industry preparedness in real estate. She has ushered 250 students to completion status of award, certificate and degree programs while generating \$32k-\$50k per semester in state reimbursements to South Plains College. Her commitment and passion for academic and career coaching help students navigate the vicissitudes of life and develop a deep understanding of real estate practices. For the past four years, she has coordinated the Real Estate Program at South Plains College and has taught nine courses a week that are approved by the Texas Real Estate Commission for licensure.

With her strong dedication to student engagement and mentorship, she continues to demonstrate passion for building and maintaining industry connections. As a two-time graduate of Texas Tech University, she has earned a Doctor of Management Certificate in Executive Management and Leadership and a Doctor of Management Certificate in Executive Human Resource Management and Development from Wayland Baptist University. She is a PhD candidate pursuing a Doctor of Philosophy in Management with Wayland Baptist University, with an anticipated graduation in December 2026. Upon graduating this year, she aims to publish her dissertation along with additional writings that she produced in the program. She loves to research and looks forward to contributing to and maintaining AACSB Scholarly Academic qualification standards.

For the past 30 years, she has been a pillar in her community as a career coach specializing in resume and cover letter design and interview preparation. She is known for guiding students and professionals through career starts, transitions, advancement, and reinvention. She brings a deep understanding of today's market trends combined with a highly personalized, results-driven approach.

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## Education

- Wayland Baptist University, Plainview, Texas – Doctor of Philosophy in Management, Anticipated Graduation, 12/26
- Wayland Baptist University, Plainview, Texas – Doctor of Management Certificate in Executive Management and Leadership, 4/25
- Wayland Baptist University, Plainview, Texas – Doctor of Management Certificate in Executive Human Resource Management and Development, 4/25
- Texas Tech University, Lubbock, Texas – Master of Business Administration, 12/11
- Texas Tech University, Lubbock, Texas – Graduate Certificate in Leadership, Institute for Leadership Research, 12/11
- Kaplan Professional Schools, Dallas, Texas – Texas Real Estate Broker's License, 04/03; Sales License, 05/99
- Texas Tech University, Lubbock, Texas – Bachelor of Arts, Psychology, 12/91
- Dean's List – Wayland Baptist University, Plainview, Texas – Doctor of Management coursework

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## Professional Experience

- **Real Estate Instructor** | South Plains College | 2021 – Present
  - Deliver comprehensive lessons on real estate principles, regulations, and practices. Ensure students grasp practical, real-world applications. Lead classroom discussion, case studies, and hands-on training exercises that simulate actual real estate transactions.
  - Achievements: Mentor 250 students in fostering a positive learning environment, leveraging leadership and industry expertise to develop the next generation of real estate professionals.
  - Impact: Facilitate 250 students in the completion of award, certificate and associate degree completions in four years. Once licensed, these graduates are highly recruited for their superior real estate knowledge.
- **Broker/Realtor** | Keystone Realty Partners, Paradise Realty & ReMax | 2000 – Present
  - Oversee daily operations of the brokerage, leading and mentoring a team of agents to drive sales performance. Ensure compliance with industry regulations. Leverage practical experience by navigating complex deals and guiding negotiation processes. Handle all aspects related to real estate including property acquisition, sales, investment strategies, development and asset management.
  - Achievements: Handle all aspects related to real estate in 26 years with over \$1B in sales including property acquisition, investment strategies, development and asset management.

- Impact: Built and maintained client relationships, manage listings, and oversee legal and financial aspects of transactions ensuring smooth operations and growth for the brokerage.
- **Appraiser** | Lubbock Central Appraisal District | 10/19 – 09/21
  - Evaluate and determine value of businesses based on tangible personal property such as equipment, machinery, inventory, furniture and fixtures.
  - Achievements: Perform analyses for more than 500 businesses in the Lubbock County area with precision and accuracy.
  - Impact: Assist in establishing realistic values for businesses by preparing detailed appraisal reports, including asset descriptions, valuation methods, and supporting documents with industry-specific market data, comparable sales, and depreciation schedules.
- **Designated Broker** | Home Bay Broker TX, Inc. | 12/17 – 10/18
  - Supervise and mentor real estate agents throughout State of Texas ensuring compliance with legal and regulatory requirements. Serve as primary point of contact for regulatory agencies ensuring adherence to ethical and professional standards.
  - Achievements: Launched Home Bay Broker TX, Inc. in State of Texas in 2018 as the fastest growing launch in Home Bay corporate history. Served as Closing Specialist for sellers throughout Texas.
  - Impact: Sold \$4.2M in real estate in 4 months. Secured 130 listings in 7 months' duration where some listings sold within 7 days.
- **Bankruptcy Analyst** | Standing Chapter 13 Trustee Bankruptcy | 12/16 – 11/17
  - Manage, review, and process cases related to Chapter 13 for individuals reorganizing their debt to develop a repayment plan to pay off creditors over a period of 3-5 years. Attend court hearings with bankruptcy trustee.
  - Achievements: Prepared 132 financial documents and case files for trustee for court hearings.
  - Impact: 78% of individuals successfully completed their repayment plan to creditors.
- **Client Services Representative** | ATI Valuations | 07/15 – 10/15
  - Provide solutions to banks and appraisers, fostering accurate appraisals and Broker Price Opinions (BPOs). On-site representative at Chase Bank Corporate Headquarters in Lewisville, Texas. Liaison between company executives, banks, and real estate service providers.
  - Achievements: Reviewed on average 269 BPOs daily for accuracy in market analysis and comparable property selections.
  - Impact: Ensure accurate property valuation for lenders, bankers and investors to improve financial decisions based on reliable, accurate data to reduce financial risk.

- **Business Control Specialist** | Bank of America | 11/12 – 06/14
  - Execute internal control discipline for operational excellence within line of business. Audit financial transactions on aged loans; recommended remediation solutions to internal business partners. Design process workflows and checklists for complying with audit controls. Subject matter expert in areas of risk, loss, and recovery in handling escalation matters
  - Achievements: Streamlined financial reporting process, developed a reporting framework, improving visibility into financial performance and enabling better decision-making.
  - Impact: Reduced discrepancies by 25% in quarterly financial reports to minimize the potential for fraud.
- **Short Sales Team Manager** | Bank of America | 01/12 – 11/12
  - Lead top-producing negotiators as they assist distressed homeowners with short sale transactions. Empower team members to be effective and efficient in quality/quantity of real estate deals. Review offers and counteroffers. Manage deadlines and maintain documentation to ensure compliance.
  - Achievements: Managed 12 short sales negotiators that closed an average of 240 short sales on a monthly basis.
  - Impact: Improved customer satisfaction by 67% that was critical for brand reputation.
- **Operations – Quality Assurance Analyst** | Bank of America | 09/11 – 01/12
  - Audit short sale transactions to ensure 100 % quality & maximum efficiency of short sales nationwide. Train and coach associates in Business Support on performing QA analysis. Subject matter expert on book loss prevention through Quality Assurance.
  - Achievements: Reviewed 150 files daily for QA compliance.
  - Impact: QA analysis improved product quality through error prevention by 54% by resolving potential issues and defects with the short sale files. Set clear quality standards to ensure the meeting of uniform quality benchmarks.
- **Short Sales – Mortgage Insurance Specialist** | Bank of America | 01/11 – 09/11
  - Design and facilitate “Negotiator” and “Mortgage Insurance” training materials increasing sales performance for Texas and Florida campuses for negotiators and managers. Close tough deals as liaison between homeowners, agents and mortgage insurance companies.
  - Achievements: Designed and facilitated Mortgage Insurance Training Presentation taught by Business Support Training.
  - Impact: Business Support Training Teams utilized this mortgage insurance specialist training material throughout Texas and Florida.

- **Short Sales – Frontline Negotiator** | Bank of America | 01/10 – 01/11
  - Advise and assist homeowners, work with real estate agents, negotiate with lenders, and prepare short sale packages to facilitate the short sale process allowing a homeowner to sell their property for less than the amount owed on the mortgage.
  - Achievements: WOW! Recognition: Story featuring “World-Class Customer Service” (Article in November 2011 Issue). Short Sale Spokesperson for Agent Educational Video at BAC’s Knowledge Channel Studio. Designed Negotiators’ Training resources for Short Sale Department to increase sales performance
  - Impact: Helped 562 borrowers avoid foreclosure and sell their homes with dignity through short sale process. Saved Bank of America over \$200K in potential book loss in 2011 (1<sup>st</sup> Quarter).
- **Case Manager – Plano Housing Authority** | U.S. Department of HUD | 11/07 – 04/09
  - Conduct interviews with evacuees of Hurricanes Katrina, Rita and Ike relocating to the Dallas Metroplex. Assist clients with housing needs in adherence with federal, state and local housing regulations. Design resumes and cover letters for job placement.
  - Achievements: Manage caseload of 300 clients with re-establishing their lives in Plano and Frisco, Texas.
  - Impact: 287 out of 300 clients adapted to their new homes, jobs and schools becoming self-sufficient.
- **Real Estate Broker** | Jackson Hewitt | 10/06 – 07/07
  - Facilitate the home-buying process with tax clients through client consultations, market analysis and contract negotiations.
  - Achievements: Co-brokered 31 Jackson Hewitt offices in East Texas region.
  - Impact: Counseled 86 individuals on the option of homeownership by building a client relationship and providing property listings based on their affordability.
- **Real Estate Instructor** | Kaplan Professional Schools | 09/05 – 09/06
  - Teach real estate courses on various topics related to real estate, including property laws, contracts, ethics, appraisal processes, financing, real estate investments, and property management. Prepare course material. Assessed student progress for real estate licensure.
  - Achievements: Taught accelerated real estate courses teaching 10 hours a day for three consecutive days.
  - Impact: Taught 324 students over the course of one year.
- **Family Self-Sufficiency Homeownership Coordinator** | Dallas Housing Authority | 10/05 – 03/06
  - Work with families to set financial goals, develop budgeting skills, assist with credit repair, advise on saving for a down payment, and explaining mortgage processes.

- Achievements: Created 19 individualized plans, provide financial coaching, and identify housing opportunities.
- Impact: Two families graduated from Housing Choice Voucher Program to homeownership within a short six month period.

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## Academic Experience

- **Real Estate Principles I & II** | Real Estate, South Plains College | 08/21 – Present
  - Responsibilities: Teaching, mentoring, and designing curriculum regarding licensing as a salesperson or broker including ethical practices as a license holder. Review titles to and conveyance of real estate, legal descriptions, deeds, encumbrances, liens, real property and personal property.
  - Achievements: Student course evaluations suggest a strong appreciation for the course structure, content, and delivery, with 96% expressing a high degree of satisfaction.
  - Other roles: Faculty meetings, committees, academic advising, marketing, recruiting and retaining students, attending field trips, scheduling industry experts as guest speakers.
- **Law of Contracts** | Real Estate, South Plains College | 08/21 – Present
  - Responsibilities: Teaching, mentoring, and designing curriculum covering elements of a contract, offer and acceptance, statute of frauds, specific performance and remedies for breach, unauthorized practice of law, commission rules relating to use of adopted forms, and owner disclosure requirements.
  - Achievements: Course evaluations from 93% of students are overwhelmingly positive, reflecting their satisfaction with the material and instruction.
  - Other roles: Faculty meetings, committees, academic advising, marketing, recruiting and retaining students, attending field trips, scheduling industry experts as guest speakers.
- **Contract Forms & Addenda (Promulgated Contract Forms)** | Real Estate, South Plains College | 08/21 – Present
  - Responsibilities: Teaching, mentoring, and designing curriculum covering promulgated contract forms and commission rules governing use of forms and case studies involving use of forms.
  - Achievements: All 250 students learned proper usage of real estate forms promulgated by the Texas Real Estate Commission as a course requirement.
  - Other roles: Faculty meetings, committees, academic advising, marketing, recruiting and retaining students, attending field trips, scheduling industry experts as guest speakers.
- **Law of Agency** | Real Estate, South Plains College | 08/21 – Present
  - Responsibilities: Teaching, mentoring, and designing curriculum to study law of agency, including the authority of an agent, termination of agency, fiduciary

duties, deceptive trade practices, listing and buying procedures, and disclosure of agency.

- Achievements: At least 90% of students have an average of 85% of the four classroom examinations while scoring at least an 85% on the final examination for the semester.
- Other roles: Faculty meetings, committees, academic advising, marketing, recruiting and retaining students, attending field trips, scheduling industry experts as guest speakers.

- **Real Estate Finance** | Real Estate, South Plains College | 08/21 – Present
  - Responsibilities: Teaching, mentoring, and designing curriculum regarding monetary systems, primary and secondary money markets, sources of mortgage loans, federal government programs, loan applications, processes and procedures, closing costs, equal opportunity laws affecting mortgage lending, and the state housing agency.
  - Achievements: 80% of students demonstrated proficiency in the knowledge and understanding of Real Estate Finance, financing programs, and the mortgage industry.
  - Other roles: Other roles: Faculty meetings, committees, academic advising, marketing, recruiting and retaining students, attending field trips, scheduling industry experts as guest speakers.
- **Real Estate Brokerage** | Real Estate, South Plains College | 01/22 – Present
  - Responsibilities: Teaching, mentoring, and designing curriculum to study law of agency, planning, organizational strategies, operational policies and procedures, recruiting, selecting and training of personnel, records and control, and real estate firm analysis and expansion criteria.
  - Achievements: 90% of student population successfully passed final exam with score of 90% or higher.
  - Other roles: Other roles: Faculty meetings, committees, academic advising, marketing, recruiting and retaining students, attending field trips, scheduling industry experts as guest speakers.
- **Real Estate Appraisal** | Real Estate, South Plains College | 01/22 – Present
  - Responsibilities: Teaching, mentoring, and designing curriculum to review the central purposes and functions of an appraisal, social and economic determinants of value, property valuations, appraisal case studies, cost, market data and income approaches to value estimates, final correlations, and reporting.
  - Achievements: The majority of students have been able to effectively review complex appraisal reports, accurately determining property values based on market data and comparables.
  - Other roles: Faculty meetings, committees, academic advising, marketing, recruiting and retaining students, attending field trips, scheduling industry experts as guest speakers.

- **Real Estate Marketing** | Real Estate, South Plains College | 08/21 – Present
  - Responsibilities: Teaching, mentoring, and designing curriculum regarding real estate professionalism and ethics, characteristics of successful salespersons, time management and psychology of marketing, listing procedures, advertising, negotiating, closing financing, and the Deceptive Trade Practice Act.
  - Achievements: The average exam score was 88%, with the majority of students excelling in understanding the principles of real estate advertising, target audience identification, and marketing campaigns.
  - Other roles: Faculty meetings, committees, academic advising, marketing, recruiting and retaining students, attending field trips, scheduling industry experts as guest speakers.
- **Real Estate Mathematics** | Real Estate, South Plains College | 01/22 – Present
  - Responsibilities: Teaching, mentoring, and designing curriculum that covers mathematical logic for calculating commission splits, percentages, interests, time value of money, depreciation, amortization, proration, and estimation of closing statements.
  - Achievements: 86% of student demonstrated proficiency in applying formulas related to mortgage payments, interest rates, loan amortization schedules, and property tax calculations.
  - Other roles: Faculty meetings, committees, academic advising, marketing, recruiting and retaining students, attending field trips, scheduling industry experts as guest speakers.
- **Real Estate Investments** | Real Estate, South Plains College | 08/21 – Present
  - Responsibilities: Teaching, mentoring, and designing curriculum that covers characteristics of real estate investments including techniques of investment analysis, time-valued money, discounted and non-discounted investment criteria, leverage, tax shelters, depreciation and applications to property tax.
  - Achievements: Students were able to effectively apply key investment metrics such as IRR, ROI, and NPV to evaluate real estate deals with 85% of projects receiving top marks for financial analysis and accuracy.
  - Other roles: Faculty meetings, committees, academic advising, marketing, recruiting and retaining students, attending field trips, scheduling industry experts as guest speakers.
- **Real Estate Law** | Real Estate, South Plains College | 08/21 – Present
  - Responsibilities: Teaching, mentoring, and designing curriculum to introduce legal concepts of real estate, land description, real property rights, estates in land, contracts, conveyances, encumbrance, foreclosures, recording procedures, and evidence of title.
  - Achievements: Students successfully identified and explained key real estate legal concepts such as conveying, deeds of trust, and zoning laws, with 83% achieving full marks in class exercises.

- Other roles: Faculty meetings, committees, academic advising, marketing, recruiting and retaining students, attending field trips, scheduling industry experts as guest speakers.
- **Real Estate Exam Review** | Real Estate, South Plains College | 08/21 – Present
  - Responsibilities: Teaching, mentoring, and designing curriculum for the review of relevant real estate questions and course material for preparation for the real estate exam.
  - Achievements: 80% of student population learned effective strategies for passing real estate examinations (state and national) for licensing in Texas after two attempts.
  - Other roles: Faculty meetings, committees, academic advising, marketing, recruiting and retaining students, attending field trips, scheduling industry experts as guest speakers.

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## **Research Interests**

Integration of Career Services with Academic Programs: To what extent do programs align curricula with local labor market needs? How colleges connect with employers and whether these connections lead to meaningful career development.

Housing and Social Policy: Investigating gentrification and the socio-economic and cultural effect on local communities

Property Valuation and Appraisal: Studying the impact of external factors on property value

Real Estate Finance: Identifying financial risks in real estate markets that impact interest rates and market fluctuations

Real Estate Development: Conducting market analyses and feasibility studies in assessing the potential for new developments in residential, commercial, and mixed-use properties

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## **Professional Service and Outreach**

- Capital Improvements Advisory Committee (City of Lubbock) – 2025/26
- Communication Liaison (First Progressive Baptist Church) – 2025/26
- Homeownership Workshop Facilitator (Lubbock Community) – 2024 - Present
- Electric Utility Board (City of Lubbock) – 2023
- Community Development and Services Board (City of Lubbock) – 2021
- Career Coach (Nationwide) – 1994 to Present

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## Publications

PhD Candidate, Management – Dissertation Completion Phase

*Generational Differences in Organizational Commitment and Job Satisfaction*

Defense anticipated for December, 2026

Expected publication: September, 2027

Additional writings to be published

*Teaching Business Ethics* | Expected publication: September, 2027

*The Effectiveness of a Christian Leadership Model* | Expected publication: September, 2027

*Individual Moral Philosophies* | Expected publication: September, 2027

*OCTAPAC* | Expected publication: October, 2027

*Leadership and Modern Management* | Expected publication: October, 2027

*Followerhip, Servant Leaders, and Organizational Effectiveness* | Expected publication: October, 2027

*Comparative Analysis of Contemporary Managerial Approaches* | Expected publication: November, 2027

*Life Cycle Evaluation Framework Activity* | Expected publication: November, 2027

*Designing Training and Needs Assessment* | Expected publication: November, 2027

*Team Emotional Intelligence* | Expected publication: December, 2027

*Organizational Theory and Development* | Expected publication: December, 2027

*Institutional Theory Impacting Levels of Sustainability Initiatives with Isomorphic Pressures* | Expected publication: December, 2027

*College Readiness: How Psychological Detachment is Making College Impossible for Some Students* | Expected publication: December, 2027

*Organizational Change* | Expected publication: December, 2027

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## Awards and Honors

- Top Performance Award | Bank of America | 2012
- Team Spirit Award | Bank of America | 2012
- Customer Service | Bank of America | 2012
- Top Performance Award Bank of America | 2012
- Customer Service Award | Bank of America | 2012
- Top Performance Award Bank of America | 2012
- Customer Service Award | Bank of America | 2011
- Customer Service Award | Bank of America | 2011
- Customer Service Award | Bank of America | 2011
- Team Spirit Award | Bank of America | 2011

- Customer Service Award | Bank of America | 2010
- Customer Service Award | Bank of America | 2010
- Team Spirit Award | Bank of America | 2010
- Top Performance Award | Bank of America | 2010
- Team Spirit Award | Bank of America | 2010
- Customer Service | Bank of America | 2010
- Top Performance Award Bank of America | 2010

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## Professional Affiliations and Memberships

- Lubbock Association of Realtors® | 2017-18
- Collin County Area Realtors® | 2017-18
- Austin Board of Realtors® | 2017-18
- Houston Association of Realtors® | 2017-18
- San Antonio Board of Realtors® | 2017-18
- Amarillo Association of Realtors® | 2017-18
- Midland Board of Realtors® | 2017-18
- Odessa Board of Realtors® | 2017-18
- El Paso Board of Realtors® | 2017-18
- Waco Board of Realtors® | 2017-18
- Fort Hood Area Association-Realtors® | 2017-18
- Corpus Christi Board of Realtors® | 2017-18
- Longview Area Association of Realtors® | 2017-18
- Texas Association of Realtors® | 2017-18
- National Association of Realtors® | 2017-18
- Metrotex Board of Realtors® | 2000-2014

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## Skills

Highlight any specific skills that are relevant to both your academic and professional experience, such as:

- Career Coaching
- Market Knowledge
- Negotiation Skills
- Communication Skills
- Customer Service
- Relationship Building
- Sales and Marketing
- Knowledge of Real Estate Laws
- Problem-Solving
- Attention to Detail

- Time Management
- Technology Proficiency
- Knowledge of Financial Principles
- Pedagogical Skills
- Presentation Skills
- Instructional Technology
- Assessment and Evaluation
- Organizational Skills
- High Adaptability Quotient
- Networking and Industry Connections
- Computer Applications

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## References

Edwin Schulz – President – Lubbock National Bank – [eddie.schulz@lubbocknational.com](mailto:eddie.schulz@lubbocknational.com) – 806.787.5618

Gwen Stafford – Chair – Electric Utility Board (City of Lubbock) – [gwenstafford@gmail.com](mailto:gwenstafford@gmail.com) – 806.787.1745

Deshun Avery – Executive Director, American Red Cross North Texas Region – [deshunavery@yahoo.com](mailto:deshunavery@yahoo.com) – 806.777.1597

Dr. Ben Alexander – CEO, Workforce Solutions of the South Plains – [ben.alexander@SPWorkForce.org](mailto:ben.alexander@SPWorkForce.org) – 806.239.5872