NEIL CAMM

PRODUCT ENGINEER

AI-NATIVE SAAS | AGENTIC ENGINEERING | APPLIED AI | TECHNICAL LEADERSHIP

Waxhaw, NC | neil.camm@gmail.com | (704) 291-1640
neilcamm.com | linkedin.com/in/neilcamm

CAREER HIGHLIGHTS

Product engineer with 15+ years building web applications and multi-tenant SaaS in Laravel, PHP, React, TypeScript, and PostgreSQL. At Cardinal Financial (2016-2026), a top-25 U.S. mortgage lender, was lead architect and grew the team to eight engineers across two teams while still writing code. Since 2024, building totalHOA solo as a side project, a SaaS platform for homeowners associations with an AI assistant that waits for human approval on board actions. Builds it with Dispatch, a self-built orchestrator for Claude Code and Codex agents with checks, a separate review, and approval gates.

CORE SKILLS

`Product engineering | Full-stack | Laravel | PHP | React | TypeScript | PostgreSQL | Multi-tenant SaaS | Applied AI | Agentic engineering | Technical leadership`

PROFESSIONAL EXPERIENCE

Product Engineer (side project)

totalHOA | 2024-Present

Side project started in 2024 while working full time at Cardinal Financial, built solo. Own discovery with board members and property managers, product direction, architecture, and delivery.

- Built Nova, an assistant using retrieval-augmented generation (RAG), vector search, and tenant-scoped tools to answer document questions, with human approval for board actions.
- Added OpenAI and Deepgram features, including meeting transcription and action-item extraction.
- Built Dispatch, a TypeScript meta-harness around Claude Code and Codex that turns specs written with AI into parallel tasks in isolated git worktrees, one agent type per run.
- Each task gets its own checks, a separate review, and human approval gates, with persistent memory, recaps, and context recall. Built after ten months on an earlier tool, now the daily driver.
- Built a Stripe Connect engine for card and ACH payments, recurring assessments, payment plans, late fees, interest and a general ledger, with duplicate-billing safeguards and audit trails.
- Designed tenant isolation in PostgreSQL with functional tests and audit trails, and set up atomic releases that keep five previous deployments for fast rollback.
- Integrated Amazon SES, S3, Lob, Google Maps, and Typesense with webhooks and background jobs.
- Built the shared React and TypeScript block editor behind the page, form, and email builders.

Director, Web Development

Cardinal Financial | Remote | 2016-2026

- Grew the team to eight full-stack engineers across two teams and mentored them.

- Hands-on lead architect for a Laravel platform at a top-25 U.S. mortgage lender, built with PHP, JavaScript, React, Livewire, AlpineJS, and WebSockets. Set technical direction for APIs, integrations, relational data, and performance.
- Set up the delivery pipeline from commits through staging review to approved production releases, and coordinated releases across teams.
- Turned business goals into scoped delivery plans with product, operations, compliance, and marketing, setting priorities and explaining technical tradeoffs in a regulated environment.

Senior Full Stack Web Engineer

CPI Security | Charlotte, NC | 2015-2016

- Led development of the myCPI customer portal, a C# account-management application embedded in the company's iOS app through WebView.
- Built a decision-tree tool technicians used to log each visit, giving the company accurate data to plan scheduling.

Lead Marketing Web Developer

CSI | Charlotte, NC | 2012-2015

- Directed two corporate website redesigns, and built websites and landing pages with JavaScript, HTML, CSS, WordPress, and Sitefinity.

Software Developer

Infinity Software | Tallahassee, FL | 2011-2012

- Developed an ASP.NET/C# background-screening system for Florida's Agency for Health Care Administration, checking local and national agency data for real-time employment eligibility.

TECHNICAL SKILLS

Application development PHP, Laravel, TypeScript, JavaScript, React, Livewire

Architecture and data Multi-tenant SaaS, tenant isolation, PostgreSQL, REST APIs

Integrations Stripe Connect, Amazon SES, Amazon S3, Lob, Google Maps, Typesense

Applied AI OpenAI, Deepgram, RAG, vector search, tool calling, structured outputs

Agentic engineering Claude Code, Codex, Claude Agent SDK, Codex SDK, git worktrees

Cloud and delivery Atomic deployments, rollback, functional testing, Docker, Redis

Product and leadership Customer discovery, scoping, team leadership, mentoring