

**BANK PROFESSIONAL
BANKER-BB-070422**

RELATED SKILLS

Six years of Commercial and Retail Banking experience with emphasis in Small Business Banking Commercial Real Estate, Construction Lending, Business Line of Credit, Letter Of Credit and Managing Banking Office, Sales and Service Manager in accordance with Commercial Banking, Retail Banking Sales; Mortgage Sales and Services / Top Ten Small Business Sales performer US Bank.

Demonstrated experience and skills in analyzing business operating cash flow and personal cash flow with high degree of accuracy. Ability to prioritize, handle a high volume of work and make decisions.

Excellent written and verbal communication skills. Have ambition, commitment , dedication and drive to achieve aggressive objectives and standards.

PROFESSIONAL EXPERIENCE

**AVP/Relationship Manager Business Bank
July 2005 - Present**

Analyze cash flow for commercial real estate loans, business loan, line of credit. Construction loan request (12 months approval-convert into term loan 20-25 years amortization terms) Investor properties and owner occupied. Foster and develop community relationships. Manage commercial loans, business lines of credit, term loans, equipment loans, leases and business deposit growth. Other responsibilities include but not limited to the following;

Review and audit all lines for increased upon maturity.
Cross-Sell other Banking Products to build global banking relationship.

Analyze cash flow for commercial real estate loans, business lines of credit / business term loans.

Business loan growth 2.7MM per year new money.

**Business Banking Officer (Major US Bank)
Small Business
November 2002 - July 2005**

Responsible for Small Business Banking Growth: Commercial Real Estate growth of 2.5 Million-Per Quarter New Money. Foster and develops community relationships. Manages Commercial Loans, Business Lines Of Credit, Term Loans, Equipments Loan, Leases and Business Deposit growth. Other responsibilities include but not limited to the following:

Analyze Cash Flow for Commercial Real Estate Loans, Business Loan/ Line Of Credit.

Construction Loan Request (12-Months Approval Loan - Convert into Term Commercial Loan 20-25 years Amortization Terms) Investor Properties and Owner-occupied

Review and audit all Lines for increased upon maturity.

Cross-Sell other Banking products to build global banking relationship.

Personal Banker / Sales and Service MGR (National Bank)
August 2000 - JULY 2002
Banking Office Sales / Banker

Responsible for Banking Office: Supervise Personal Bankers and Sharing Management responsible for acquisitions of new business for the bank. Plan and manage audit engagements, perform audit risk assessments CSR and personal Bankers, customize audit programs, prepare audit budgets and supervise audit staff including CSR's. Other responsibilities includes but not limited to the following:

- Fosters and develops Business community relationships
- Establish/Communicate banking office groups strategy on banking office target
- Mortgage sales; second and first mortgage sales from \$5,000.00-1.5 Million in one sale
- Review works paper, audit findings and prepare management comments. Serves as the primary day to day audit engagement contact with business specialist
- Provide Customer service including opening new accounts, taking loan applications, closing loans, and researching problems.
- Anticipating customer needs and cross-selling bank products and services
- Maintain and promote teamwork amongst Banking staff while encouraging and rewarding sales staff that demonstrates leadership skills and qualities on Bank products
- Undertake and spearhead research projects related consumer dispute and banking errors on accounts, loan documents-Mortgage documents

Research Specialist / Administrator (Mortgage Company)
May 1999-August 2000
In-Charge Mortgage research Dispute:

Planned and supervised dispute engagements including mortgage payments posting; corrections of payment posting; calculate interest payments and correct mortgagors accounts. Prepared escrow overage and disbursed overage checks; met or exceeded engagement realizations; customized dispute programs and performed Single Audits on clients accounts in accordance with mortgage servicing laws. Conventional and home mortgage, FHA, FNMA, VA, Handle complex tax returns and financial statements analyze various sources of funds and understand complex appraisal and title documents. Retail closer on first and second mortgage. Audit closing files and follow-up on final dispositions. Other responsibilities included but not limited to the following:

- Approve escrow waiver; Complete escrow reconciliation's
- Calculate interest dispute and correct system; update mortgagor accounts
- Evaluated mortgagors escrow accounts (Request for audit Proposals) and prepared audit proposals
- Approve PMI Waiver and Adjust mortgage accounts
- Correct swing from interest to principal, escrow to principal and principal to escrow. Produce monthly outstanding task report

Process Specialist - Customer Service / Reconveyance Department
January 1999-May 1999
Mortgage Company

- Provide department assistance with data processing.
- Mail out document audits and disbursements escrow checks

Mail corresponding letters to mortgager informing mortgagors
account paid in full
Assist customer services call center in-bound calls

Advertising Copywriter / Assist project Manager
January 1998 - June 1998
Department Store

Prepare Ads and Projects folder (Lead Sheets) containing all necessary information for ads, Signs, and Special projects. Communicate with vendor to ensure spaces on these projects are met; Proof all copies to ensure all information is correct. Communicate with media and suppliers. Other responsibilities included:

Preparation for season's shows. Buyers meetings and reviewing new merchandise for forecast
Meeting with Newspapers Editors. Helping with Editing of doc's and ensuring spaces for projects are met

EDUCATION

California State University, San Bernardino, California

Bachelor of Science Degree, Business Administration; Marketing

Continuing Education (The Ohio State University) Pre MBA Business Administration (1998-2001)

TECHNICAL/SPECIAL SKILLS

Computer Skills-Microsoft Excel; Microsoft word; Word perfect; Microsoft Works; Microsoft Office, Microsoft Windows 98-2000; Lotus 1-2-3; Turbo Tax; SPSS Data Extraction Software use in research engagements to perform various levels of analytical reviews. Page Maker, DOS, Quattro Pro, Alltel Passport