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## PROJECT/PRODUCT CREDIT ANALYSIS PROFESSIONAL

### PROJECT MANAGEMENT – PRODUCT MANAGEMENT – BUSINESS/RISK ANALYSIS – CREDIT ANALYSIS

Project and product management professional with experience in all phases of project and product management; credit underwriting corporate and individual, concept development, research, short and long term impact analysis, change management, training and marketing plans, QA and UAT planning and management, post release metrics. Background in product development and launching, systems design, organizational restructuring, risk analysis, and improving transactional productivity. Skilled at in depth analysis of corporate filings, business & personal financials/tax returns and providing quality customer service. Effective manager, negotiator and analyst. Acted as liaison for corporate management in new business ventures, credit policy and pricing..

Career highlights:

- **Corporate structure research/analysis of major companies: GE, Chevron, CIT Group**
- **Enhanced stagnant product, increasing monthly volume by over \$100 million.**
- **Developed new product line which increased monthly volume by \$40 million.**
- **People's Bank Excellence Award for saving \$35,000 through QA project.**

### *Professional Employment*

#### CONSULTING & CONTRACTS

Bloomberg: 2<sup>nd</sup> contract for Capital Structure Analysis project/product

Wells Fargo: Retail Mortgage Credit Underwriting

Bloomberg LP via Forrest Solutions Staffing:

- Capital structure analysis for new Capital Structures Project/Product.
- Analysis of corporate filings and debt instruments

2008 to PRESENT

August - present

April - August

November-April

#### CREDIT SUISSE

2006 to 2008

Assistant Vice President, Fixed Income Risk Management - Product Development / Project Management

Responsible for proposing and executing development of new products through creation of a product development plan covering multiple business channels and their unique business and technical aspects. Cross functional analysis including impacts across business units and products to ensure business continuity and efficiency, including collaboration on credit policy and pricing. Coordination and management of the SDLC using PMO standard methods/PMP practices to manage client interfacing websites and internal proprietary systems.

- **Sign off authority for all business units in approving changes to credit policy** including edits and appropriate training and marketing requirements.
- **Created an appendix of recent policy announcements to published credit guidelines** which simplified the interpretation of company policies for clients and sales reps.
- **Coordinated the launch of a product enhancement** involving complex development across all business units. This was achieved 4 weeks ahead of schedule and resulted in a over \$100 million increase in monthly volume.
- **Managed the launch of a new product line from concept to release** across 2 business units. An immediate volume increase of \$40 million a month was realized.
- **Constant coordination with legal** to ensure all product, credit policy, and pricing were compliant to federal and state regulations.
- **Solved an inefficiency problem for a customer** regarding delayed asset verification requirements by creating an SOP policy for estimating asset requirements.
- **Successful technology platform and system alignment of multiple business channels** that minimized delta development for products across multiple business units.

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- **Created a product development worksheet** template for tracking all development efforts required. The worksheet provided an invaluable reference document for system and product changes.
  - **Designed UAT test scripts and presided over testing** for transition to a new product and pricing engine for the wholesale business unit.

**WACHOVIA MORTGAGE CORPORATION**

2005 to 2006

Senior Credit Analyst

- Responsibilities included underwriting and issuing decisions on retail customer first and second mortgage loan applications for products ranging from community lending programs to asset based lending for wealth clients.
- Analysis of personal and business financials.
- Train and mentor junior analysts,
- Manage Senior Analyst Process Improvement Committee

**AEGIS WHOLESALE**

2005

Underwriter II

- Responsibilities included underwriting and issuing decisions or counter offers on wholesale originated first and second mortgages. Back up to head of credit supporting all east coast offices. Member of LOS user development team.

**GREENPOINT MORTGAGE**

2000 to 2005

Senior Underwriter

- Responsibilities included underwrite and issue decisions or counter offers on wholesale originated first and second mortgages focused on higher loan amounts over \$1,000,000 and corporate borrowers.
- In depth analysis of complex corporate returns and balance sheets.

**PEOPLE'S BANK**

1994 to 2000

Lead Lending Associate/People's Banker II

- Responsibilities included processing loan applications including data entry, approval generation and follow-ups. Managed and processed subordination and modification requests. Led and participated in various projects. Leader in sales of retirement and investment products as a People's Banker II.

***Education*** Sacred Heart University - **BA in Global Studies (International Systems/Affairs)**

Minor in Spanish

Senior Semester completed abroad at the University of Seville, Spain credits transferred to US.

***Computer Skills***

Microsoft Suite of products: Word, Excel, Visio, PowerPoint, MS Access, Outlook, Lotus Notes, Bloomberg, Crystal Reports, RPM, Adobe, DU/LP, Assetwise, CLUES/CLOUT, GFS, and various LOS systems. Familiar with XM

***Key word Skills and Experience***

Requirements gathering, Process and Data Flow engineering and management, Software development, System integration, migration and analysis, Cross functional Team building and management of non-reporting resources, Wireframing, QA and UAT Management, GUI design, Credit Analysis, 10-k, balance sheets, P&amp;L statements

Willing to travel --- References available --- Additional profile information at: [www.linkedin.com](http://www.linkedin.com)