

**Objective**

To secure a position within an organization that can utilize my skills and experience to benefit the company while expanding my business knowledge.

**Qualifications**

- Experience with credit analysis, collateral analysis, technical writing and documentation review
- Communication, organization, and interpersonal skills
- Experience with Microsoft Office programs: Excel, Word & Outlook

**Work Experience:**

**Commercial Credit Manager, A+ Federal Credit Union, Austin, TX** **June 2020 – Current**

- Supervise credit analysts and review work before submission to the approving management team
- Manage the underwriting queue by assigning new loan requests and annual reviews
- Underwrite new commercial loan requests

**Business Credit Analyst II, A+ Federal Credit Union, Austin, TX** **Sept 2019 – June 2020**

- Underwrite new commercial loan requests
  - Loan requests consisted of commercial LOCs, commercial condos and warehouses, SFR portfolios and commercial/business vehicles
- Complete Annual Reviews when necessary on existing commercial loan relationship

**SVP/SBA Servicing Supervisor, Seacoast Commerce Bank, San Diego, CA** **Oct 2015 – June 2019**

- Supervise Servicing Officers, Senior Servicing Officer and Servicing Specialists
  - Hire/Train new employees
  - Review and approve timecards, vacation requests, sick time
  - Communicate any policy changes from executive management
  - Ensure work is completed within reasonable time frames
  - Complete annual performance reviews
- Review loan servicing amendments, annual financial/credit reviews and risk rate changes
  - Ensure all recommendations are within SBA and Bank policy guidelines
- Provide status updates to executive management regarding the servicing team and workload

**AVP/Senior Servicing Officer, Seacoast Commerce Bank, San Diego, CA** **July 2014 – Oct 2015**

- Train new employees
- Communicate with and assist customers daily
- Analyze customer requests for modifications to their SBA loan documents
  - Financial/Credit & Collateral Analysis
  - Prepare written summaries and recommendations for management review

**SBA Servicing Officer, Seacoast Commerce Bank, Escondido, CA** **Feb 2011 – July 2014**

- Communicate with and assist customers daily
- Analyze customer requests for modifications to their SBA loan documents
  - Financial/Credit & Collateral Analysis
  - Prepare written summaries and recommendations for management review
- Audit loan files for SBA compliance

**SBA Servicing Officer, U.S. Bank, San Diego, CA** **Sept 2008 – Feb 2011**

- Communicate with and assist customers daily
- Analyze customer requests for modifications to their SBA loan documents
  - Financial/Credit & Collateral Analysis
  - Prepare written summaries and recommendations for management review

**Customer Service/Payment Specialist, U.S. Bank, San Diego, CA** **Jul 2007 – Sep 2008**

**Education**

B.S. Business Administration (Business Management) **May 2009**  
*San Diego State University, San Diego, CA*

A.A. Liberal Arts **May 2006**  
*College of the Sequoias, Visalia, CA*