

Committed and motivated professional with exceptional customer-relations and decision-making skills. Strong work ethic, professional demeanor and great initiative. Energetic, results-oriented team-player, eager to bring strong skills to a growing company that needs top-level support.

**PROFESSIONAL EXPERIENCE**

**Corporación Para el Financiamiento Empresarial del Comercio y de las Comunidades - COFECC** **May 2016 – Present**

**Loan Officer and Loan Servicing Officer**

As Loan Officer, work with different U.S. Small Business Administration Loan Programs such as 504 Loans, Microloans, Community Advantage and USDA Rural and manage an average of 55 loans applications per year.

- Evaluate credit worthiness of businesses to determine ability to repay a loan.
- Evaluate borrowers' financial information and credit history in accordance with prudent lending practices as established by the Corporations Credit Policy and each Loan Program
- Effectively manage risk by determining worthiness of commercial loan applicants; analyse financial data including balance sheets, income statements projections and credit reports.
- Maintain constant communication with other financial institutions regarding loans being worked under SBA's 504 Loan Programs and referral of prospective borrowers.
- Credit underwriting to accurately prepare and review loan packages for commercial loan processing in compliance with the different Loan Programs.
- Prepare and present loan packages to the Internal Loan and Board Credit Committees. After loan approval by committees, prepare Credit Memorandums and loan submission to be evaluated by the U.S. Small Business Administration (SBA)
- Assists applicants through the process of loan evaluation and post approval as well as offer pre-loan technical assistance to loan prospects.
- Represent the corporation in conferences, meetings and public activities as required.

As Loan Servicing Officer - Management of a portfolio of 210+ loans and over \$70MM, with a delinquency of less than 1%.

- Make sure that customers comply with their payments as agreed. Contact customers who default their payments to ensure that they comply with the required payments.
- Inquire borrowers on the business financial situation to provide the assistance needed in compliance with the institutions credit policy and SBA regulations.
- Annually, request from borrowers the business and financial documents to comply with the annual rating of each loan, as required by SBA.
- Perform loan ratings based on management of the business, financial information, payment experience, type of industry and collateral adequacy.
- Assist borrowers by providing the information needed for their audit reports and tax returns.

**Media Financial, LLC**

**September 2014 – April 2016**

Administration Manager – Under part time basis, provided services related to general office duties, handling customers, solving various situations to maximize efficiency. In addition, provided support in the accounting area to keep books updated for the accountants analysis.

**Puerto Rico Government Employees and Judiciary Retirement Systems Administration****June 2013 - June 2014**

Fiscal Comptroller - Member of a team brought into a fast track large volume of pension services for plan participants looking to retire under the newly reformed retirement law. Analyzed and audited retirement account statements, pensions, gaps in years of service, global payments, and reimbursements of plan member contributions. Many manual processes involved in handling customer files. Four different sets of benefits applied, depending on which law the plan members belong to.

**Evernet Corporation****January 2010 - June 2013**

Customer Service Representative – Under part-time basis, assisted customers with their needs. Negotiated the health insurance by receiving quotes from a number of providers, analyzed, and discussed terms with the insurance company and presented those proposals for the approval to Board members.

**Banco Popular de Puerto Rico - Investment Division****June 1989 - August 1994**

Moved up through various positions within the Investment Division, from Administrative Assistant to Money Position to Accounting. Responsibilities included:

- Accounting Area - Analyzed customer accounts. Analyzed bank accounts to comply with requirements of federal and local regulatory agencies. Kept inventory of securities, auditing same to comply with institutional regulations. Worked in various special projects, such as developing the contingency and emergency plan of the division, from designing procedures as part of a team, to implementing the plan and rolling it out to other locations, including a facility in the United States.
- Money Position Area - Dealt with a team of ten traders, prepared wire transfers and saw them to completion, balanced against the traders' money position on a daily basis, served as liaison with Operations Area, and settled differences whenever they arose.
- Administrative Assistant - Provided exceptional support and service to a team of ten in the trading area. Managed calls and routed documentation related to institutional accounts. Maintained the inventory of office materials and equipment for the division. Trained others in Total Quality, a special project designed to reinforce the importance of service to customers and coworkers.

**Caguas Central Federal Savings Bank****April 1985 - May 1989**

Administrative Assistant to the Branch Manager - provided support to the manager and the assistant branch manager. Kept all customer records organized, routed all internal/external correspondence, maintained inventory of the branch's values and safety deposit boxes. Entrusted with the combination of the branch vault. Direct contact with customers included providing assistance with opening savings and checking accounts, opening and rolling over certificates of deposit, and making loans against the certificates.

**ACCOMPLISHMENTS**

Banco Popular Medal of Excellence Award

**EDUCATION and TRAININGS**

University of Puerto Rico, Bayamón Campus - Bachelor's Degree in Business Administration, Majoring in Accounting

2018 NADCO Spring Summit – Servicing

Participate in trainings and webinars required by the SBA to remain current in the Agency's new regulations and requirements

**SKILLS**

- Fluent in English and Spanish with excellent oral and written communications skills.
- Customer service oriented.
- Proficient in use of Word, PowerPoint. Excel.
- High level of adaptability.
- Ability to work independently or as part of a team to meet project deadlines.
- Demonstrated ability to provide exceptional support and service for a broad range of staff and clients.