

Your Name

Your Address
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OBJECTIVE

To obtain a rewarding & challenging career position with a dynamic organization, using the extensive knowledge gained from years of working in a commercial lending environment.

SYNOPSIS OF QUALIFICATIONS

- More than 14 years of commercial lending experience involving all functional areas
 - Highly proficient in loan/lease documentation and lien perfection requirements and procedures
 - Detail oriented with strong, proven organizational and analytical skills
 - Excellent communication and interpersonal skills
 - Dependable, reputable problem solver.
 - Full experience with hiring personnel, resolving conflict, performance reviews, and terminations.
 - Broad knowledge of PC systems and software programs, including network applications.
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PROFESSIONAL WORK EXPERIENCE

ORIX Financial Services, Inc. aka ORIX Credit Alliance, Inc.

November 1989 to February 2004

Admin. VP, Operations, Sr. Manager of Operations - Kennesaw, GA July 2001 to February 2004

Direct responsibility of creating, staffing and managing centralized Portfolio Servicing department; supervised up to 24 employees from UCC, Title, Insurance, Inventory Collateral Inspection departments, and File rooms. Assisted in coordinating and planning the closure of 5 divisional offices. Participated in reviewing and rewriting corporate policies and procedures manuals. Project management. Expense approval and control. Introduced more efficient and best practices within responsible areas.

Assist. VP, Sr. Manager of Operations – Louisville, KY May 1999 to July 2001

Supervised Documentation, Funding, Post-funding, Branch Accounting and File room areas; 15 employees. Managed all branch Human Resource functions involving up to 50+ employees. Direct responsibility of organizing receipt of files and records from 3 closing regional offices; negotiated offsite storage locations. Expense approval and control. Credit authority of \$500,000.

Asst. Sec., Operations Manager – Denver, CO January 1999 to May 1999

Assisted Branch Manager with all branch functions – including Credit, Documentation, Funding, Human Resources, Branch Accounting, Expense approval and control. Branch size of 7 employees. Credit authority of \$500,000.

Assist. Sec., New Business Manager – Louisville, KY February 1998 to January 1999

Oversaw flow of transactions (averaging \$8 to 10 million/month) from documentation, funding, and post-funding procedures, supervising 5 people. Key branch problem solver. Addressed and coordinated lien perfection issues prior to documenting and/or funding. Developed specific, simplified funding procedures for branch. Created and implemented computerized database program for post-funding department; trained personnel of use. Monthly compilation of tax lease transactions for corporate accounting department. Credit authority up to \$500,000.

Account Executive – Manufacturing – Louisville, KY January 1997 to February 1998

Generated over \$11 million of new business from manufacturing sectors within Kentucky and Ohio. Developed new business relationships with customers, dealers and manufacturers requiring sales financing and leasing products. Maintained and improved relationships with present customers and dealers.

Vendor Coordinator/Credit Officer – Louisville, KY June 1993 to January 1997

Managed documentation requests from sales department and dealers, supervised the documentation clerk in producing 5 to 10 sets of contracts per day; reviewed and discussed contract modifications with legal department. Created standardized documentation prep-sheet to simplify documentation process. Key individual in funding process, lien perfection and maintenance procedures. Reviewed credit applications; approved, declined, negotiated, and/or modified requested credit terms. Maintained and updated dealer records/programs/portfolio lines. Periodic reporting to sales department and dealers.

Credit Analyst – Louisville, KY

November 1989 to June 1993

Investigated and compiled information on applicants. Analyzed financial statements. Recommended credit decisions to credit officers. Later given credit authority to approve applications up to \$250,000. Active in funding process and lien perfection on collateral. Set up public and private sales for repossessed collateral. Developed computerized database program for insurance coverage regarding open customers; trained personnel on use.

EDUCATION AND TRAINING

Bachelor of Science in Business Administration

University of Louisville, Louisville, Kentucky (1988)

Major Emphasis: Finance (including 9 hours of Accounting)

The Bullet Proof Manager

A Crescom International course (August, 2002 – July, 2003)

Advanced Credit & Financial Analysis

Dun & Bradstreet Course (1994)

American Bankers Association – Statement Analysis Programmed Training Units

Books I through V (1992)

Plant Accounting Procedures Training

Clarke Checks (1986) – Employed 1986 to 1989