Your Name

City, State Abbreviation Zip Code | (123) 456-7890 | email@example.com | LinkedIn

Profile

- Experienced credit analyst with a seven-year foundation in commercial lending. Certified as a chartered financial analyst and mortgage loan originator. Navigates the complexities of loan underwriting and portfolio management within nonprofit and for-profit sectors. Deploys advanced analytics through Excel, Power BI, and Encompass.

Education

- Bachelor of Science (B.S.) Finance | Wayne State University, Detroit, MI | September 2012 – June 2016

Certifications

- Chartered Financial Analyst (CFA), CFA Institute, 2020
- Mortgage Loan Originator (MLO), State of Michigan, 2017

Key Skills

- Customer service
- Excel modeling
- Loan underwriting
- Portfolio management
- Risk assessment
- Teamwork and collaboration

Professional Experience

CREDIT ANALYST | ENTERPRISE COMMUNITY LOAN FUND, DETROIT, MI | APRIL 2019 – PRESENT

- Provide financial analysis services for nonprofit and for-profit sponsors and borrowers, including third-party report reviews and site visits
- Support underwriting for over $200 million in loans for community development projects
- Work closely with the chief credit officer and director of credit to make strategic financial decisions
- Manage a portfolio of more than 150 loans, closing on at least 20 loans per year
- Collaborate with loan officers during loan underwriting and closing processes
- Improved budget forecasting accuracy by 30% after developing comprehensive financial models in Excel with pivot tables and advanced formulas

LOAN OFFICER ASSISTANT | MIDTOWN HOME MORTGAGE, DETROIT, MI | JANUARY 2017 – FEBRUARY 2019

- Assisted in the origination and closing of over 300 mortgage loans for a total of $60 million in funded loans
- Acted as the primary point of contact for customers, handling common inquiries
- Maintained an above-average lead-to-appointment conversion rate of 35%
- Collaborated across departments to process loan applications from lead to close
- Utilized Encompass and Microsoft Office Suite to track loan progress and manage customer database
- Conducted at least 50 loan file reviews per month to ensure accuracy before submission