# **Kyle Richnafsky**

# Software Engineer | Banker | Underwriter | UMD Graduate

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Real Estate and financial services expert and aspiring Software Engineer. Strong passion for building sleek and user-friendly web applications. Tested experience and performance across various industries: Real Estate, Capital Markets, Sales, Risk Assessment, Graphic Design and Microeconomics.

# **TECHNOLOGIES & CERTIFICATIONS**

Languages & Technologies used:	Collaboration:	Certification:
JavaScript (Node, React, Express)	GitHub	Michigan State University:
SQL	Zoom	Full Stack Software Engineering
MongoDB	Slack/Teams	
HTML/CSS	Discord	
	EXPERIENCE	

### Senior Banker & Credit Underwriter - Rocket Mortgage, LLC - Detroit, MI

2020 - 2022

- Managed and closed \$8.1 million pipeline on a consistent basis.
- Effectively prepared & presented customized mortgage solutions to potential clients, closing over 40 transactions per month.
- Evaluated client credit risk based on income, credit, assets and property to meet investor guidelines.

# Mortgage Banker - NewDay USA - Fulton, MD

2018 - 2020

- Analyzed customer applications, credit reports and sensitive consumer documentation.
- Followed up on over 30 inbound, outbound, and direct marketing leads daily.
- Processed and closed over \$1.5 million in VA Cash Out loan volume monthly.

#### **EDUCATION**

#### Full Stack Web Development Bootcamp

2022 - Present

Michigan State University, East Lansing, MI

- Developed full stack web applications utilizing the M.E.R.N. stack.
- Constructed CRUD relational databases using mySQL & Sequelize.

#### Bachelor of Arts, Economics | Minor, Sustainability Studies

2016 - 2018

University of Maryland, College Park, MD

Selected coursework: Game Theory, Microeconomics, Business Statistics & Economic Geography

#### Associate of Arts, Visual Arts, Cum Laude

2012-2016

#### Associate of Applied Science, Business Management

Anne Arundel Community College, Arnold, MD

- Business Management Marketing/Advertising Certificate
- Business Management Business Communications Certificate