Anna Stafford   Email: nurka_a@yahoo.com

TECHNICAL SKILLS

SQL (Sybase, MS, mySQL), Oracle8.
HTML, CSS, JavaScript, NodeJS, Express.
MS Suite, Visio, VB and VBA. Microsoft Certified Excel 2010 Expert.
Objective-C (Xcode), Crystal Reports, GitHub.

PROFESSIONAL EXPERIENCE

Freelance   **April 2018 – present**
Full Stack Web Developer

- Using Javascript, AJAX, JSON, HTML, CSS, and GitHub, designed and developed a Gardening site, consisting of three pages. The first part is a welcoming page with news and updates. The second one allows access to the data I've collected about various plants. The final part assists with garden design and plan-out. I continue to work on this project as I learn new web development tools to increase the site's performance and improve its usability.
- Other smaller projects I am working on, Exersizer and Task Tracker, are coded with HTML, CSS, Javascript, NodeJS, and EJS. A detailed description of all projects is available on my portfolio page.

Objekot, LLC   **August 2012 – March 2018**
Sole Proprietor, IOS Developer

- Started a company, Objekot LLC to develop and distribute iOS apps.
- Responsible for the full business process: from the idea to the app development and sale of the final product, as well as establishment of the company and its management.
- Designed, developed and released "MatchRu" app. Coded with Objective-C in Xcode and using images created with Adobe Photoshop, the app was designed as a matching game and facilitated practicing Russian language vocabulary.
- The "MatchRu" app was available in iTunes for iPads and iPhones in 2017.

Bank of America   **November 2010 – July 2012**
Consumer Product Strategy Analyst / Group Manager

- Automated, streamlined, inventoried and documented report production using SQL, VBA and MS Excel. Produced reports and analysis to Freddie Mac on Bank of America serviced loans.
- Provided leadership and continued education to team members.
- Promoted to group manager in February 2011
- Designed, developed and managed timely updates and maintenance of the automated Key Performance Indicators dashboard using Excel, VBA, and SQL.
- Managed monthly updates of the LOB reporting package for the mortgage servicing line leaders. The update process involved SQL, Excel, PowerPoint.
- Worked as a liaison between data administration team, analysts and management.

Banc of America Securities   **March 2001 – January 2009**
Fixed Income Pricing Research Analyst, AVP

- Market competitive analysis – monitor, analyze and adjust the bank's mortgage price position using Heitman, ICON and other market price surveyors. Generate competitive price reports, using VB, SQL and Reuters, and communicate the competition analysis to the management. Utilize MBA and other third party sources (Mortgage Loan db) to continuously review and report bank's pipeline volume and market share.

- Provide detailed review and analysis of the internal mortgage price components. Using VB and SQL, built and supported simplified user-friendly loan pricing models to allow for easy monitoring of the basic mortgage price components.
- Responsible for new product pricing. Develop pricing for the new mortgage products based on the current market assessment and risk evaluation. Provide impact analysis for product and pricing changes such as precision pricing, community lending and wholesale reinvention. Work closely with trade desk, finance, QF, product setup execution and other groups to coordinate the new products price set up. Determine the final release price of the new mortgage product. Responsible for initial setup of the Internet sales channel pricing as well as mortgage product representation and resolution of issues. Provide on-going pricing support to all mortgage channels.
- Mortgage pool risk evaluation using S&P LEVELS, Moody's and internal models.
- Mortgage Pricing Technology team lead, responsible for design, development and maintenance of the mortgage products and pricing support database. Mortgage Pricing team was a part of the Residential Mortgage Secondary Marketing business unit responsible for pricing mortgages, hedging interest rate risk in the mortgage pipeline, and selling mortgages to investors (e.g. Fannie Mae, Freddie Mac, Ginnie Mae). My team worked on the development of a SQL platform based database that would facilitate the analysis of our mortgage products' features and pricing via user-friendly interface coded in VB.
- Automated production reports to facilitate the above listed activities using Crystal, Access, Excel, Visual Basic, and SQL. Provide maintenance for the Secondary web reports. Coordinate activities with mortgage traders, Pricing Administration, and Balance Sheet Management. Manage the relationships with third parties such as ICON, Heitman, MBA groups. Designed, developed, and maintained databases (Sybase and SQL servers) to support pricing team.

EDUCATION
BBA, Radford University
Major: Accounting with Information Systems Concentration
Minor: French

Bilingual: fluent in Russian and English.