

# TakWai Lo

Full Stack Developer

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## Full Stack Developer

A full stack software engineer with a background in credit risk underwriting. Use organizational skills and attention to detail to solve critical problems. With a background in banking and credit risk assessment, approach each project with structure, commitment, and creative problem solving.

## SKILLS

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HTML | CSS | MongoDB | Express | Node | JavaScript | Git | Slack | Zoom | Google Suite  
| Microsoft Office Suite | Mongoose | Python | SQL | Django | React

## TECHNICAL PROJECT EXPERIENCE

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### General Assembly | Software Engineering Immersive Fellow

Jan. '21 - May '21

During my time at General Assembly, I created the following capstone projects:

- **Game of Simon** – A fully functional memory game - <https://github.com/Takwailo/Simon-game>
- **CookBook** - A receipts collector - <https://cookbookv1.herokuapp.com/recipes>
- **Pokedex** - Pokemon index - <https://pokedexwithminigame.herokuapp.com/>
- **Anime Reviewer** - An application for users to share opinions on particular animes - <https://animereviewer1.herokuapp.com/about/>

## SELECT EXPERIENCE

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### Santander Bank, East Providence RI | Mortgage Underwriter

Nov '19 - May '22

- Analyze data related to mortgage applications to make loan eligibility decisions and approving or rejecting applications, while ensuring compliance with regulatory standards, company and agencies' policies and guidelines are met.
- Perform risk assessment on applicants based on credit rating, borrowing history, and other specific risk factors, assist with technical underwriting issues and questions.
- Evaluate and analyze loan documents including income, asset, credit, collateral, title and other required documents, to insure accuracy, completeness, and to identify signs of fraudulent activity.

### Santander Bank, Boston MA | Residential Appraisal Analyst

Apr '18 - Nov '19

- Review, analyze and render risk-based decisions for acceptance of collateral valuations for credit decisions for loan applications and specialized programs which promote the bank's products and services.
- Analyze and determine if appraisal and evaluations are credible and determine appropriate analysis of all relevant economic indicators, consider all elements of comparison, and apply all available techniques appropriate to the appraisal problem.

## EDUCATION

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**SOFTWARE ENGINEERING IMMERSIVE** | General Assembly | Remote

May '21

**Bachelor of Business Administration in Accounting** | UMass Amherst

May '14