Donell Carter

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SUMMARY

Dynamic and performance-driven business professional with high integrity, strong work ethic and great leadership skills.

SKILLS

- Python
- Solidity
- Web3
- Streamlit
- Blockchain
- Ethereum
- Hashing

- Crypto currency wallets
- MS Word
- MS Excel
- MS Sharepoint
- Pandas
- Jupyter Notebook

EXPERIENCE

Fintech Coding Bootcamp Participant, UNC Charlotte, May 2021-November 2021
Charlotte, NC

- Developed four blockchain applications using python, solidity, streamlit, Web3, JSON, ganache, and Metamask

Noted Projects:

- Cars_R_Us smart contract DApp is an auction application which eliminates the need for an auction or auctioneer. This application brings car buyers and sellers directly to each other using the Ethereum smart contracts and blockchain network. Used Solidity, streamlit, Web3, JSON, ganache, and metamask
- Joint_savings is a solidity smart contract that accepts two user addresses. These addresses can control a joint savings account, using ether management functions to implement a financial institution's requirements for providing the features of the joint savings account. The features consist of the ability to deposit and withdraw funds from the account. Used solidity.
- Fintech Finder is an application that allows its customers to find fintech professionals from among a list of candidates, hire them, and pay them. The application has been intergrated with the Ethereum blockchain network in order to enable its customers to instantly pay the fintech professionals whom they hire with cryptocurrency. Used python, solidity, streamlit, web3, mnemonic, and bip44
- Pychain is a blockchain-based ledger system, complete with a user-friendly web interface. This ledger allows partner banks to conduct financial transactions (transfer money between senders and receivers) and to verify the integrity of the data in the ledger. Used streamlit, pandas, python, hashlib
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Corporate Mortgage Processor, UNITED MORTGAGE CORP, September 2020-October 2021
MELVILLE, NY
- Specifically Catered to guidelines and regulations of the VA, Fannie Mae and Freddie Mac investors.
- Process an average pipeline of 100-120 files.
- Consistently followed all mortgage regulatory compliance policies.
- Analysis Credit report and financial data.
- Review all income, contract, appraisal and title documents.
- Monitoring adherence to investor and company policies and procedures Page of1 4 Professional Résumé.
- Corresponding with attorney's, appraisers, authorized third parties, investors as well as other internal groups such as foreclosure and bankruptcy departments.
- Identify financial risks to company.
- Created and completed loan submission packages.
- Managed conditions sent from underwriting departments.
- Filed completed packages quickly and efficiently.
- Evaluated financial statements and contacted institutions and customers to clarify details.
- Checked approvals against established bank and government lending standards.
- Checked applicant credit, personal references and employment histories.
- Conveyed acceptance or rejection to customers by mail, telephone or in person.

Vendor Administration Analyst III, WALMART GLOBAL SHARED SERVICES, July 2016-December 2020
CHARLOTTE, NC
- Responsible for ensuring vendors adhere to compliance guidelines within Vendor Level.
- Quality Plan and Vendor Level Risk Assessments to minimize company risk.
- Engaged in quality assurance activites to ensure vendors adhere to company policies.
- Responsible for validation and uploading vendor scorecards within internal proprietary system.
- Responsible for data reporting and analysis distribution.
- Performed risk and control assessments for all high-risk 3rd party service providers to evaluate effectiveness of controls.
- Reviewed 3rd party records across Walmart systems to ensure accuracy of data and supporting artifacts.
- Ensured successful and accurate vendor financial information maintained within SMART database.
- Document and research incoming or returned vendor checks to ensure accurate vendor information.
- Responsible for reconciliation of vendor accounts payable.
- Provided vendor sourcing information to procurement analyst related to vendor setup and reactivation.
- Obtained and verify vendor tax identification information vs IRS records to ensure compliance in vendor setup/ reactivation.
- Managed northwest vendor database for Neighborhood Markets division within Tableau/ Smart.

- Prepared and validate 1099 report data within multiple databases.
- Utilized Microsoft Excel for the maintenance of vendor sourcing request from Procurement department.
- Responsible for scheduled as hoc reporting utilizing Tableau Query Manager.
- Updated and maintain accurate vendor records within Tableau/SMART.
- Created and deliver management dashboards and canned reports to support routine management oversight of business processes.
- Created reports detailing findings and recommendations.
- Completed quality assurance reviews to assess accuracy of data and validate results.
- Utilized knowledge of data modeling and statistical analysis to note trends and draw conclusions.
- Coordinated installation of updated computer programs and systems.

Sales Manager, JZ&A MULTI-ENTERPRISE, LLC, May 2013-July 2016
YORK, SC
- Followed-up on sales leads.
- Marketed and advertised vehicles to be sold.
- Processed and complete finance applications, as well process customer payments.
- Tracked and update new vehicle inventory; Audit all inventory to obtain accurate value.
- Attended to customer complaints ensuring high level of customer satisfaction is obtained.
- Processed cash and credit/debit card payments.
- Oversaw standards for displaying and merchandising of used vehicles as well as review and initial all promotions before they are finalized.
- Coordinated the appropriate supply of used vehicles and ordering/acquiring vehicle inventory accordingly.
- Ensured that appropriate dealership records are maintained.
- Maintained a high level of customer service to provide an excellent customer experience.
- Responsible for bank reconciliation and deposits.
- Responsible for collections on delinquent accounts.
- Scheduled maintenance for customer vehicles and keep record of all repairs.
- Created and finalized quotes to complete deals between company, vendors and customers.

Loan Document Specialist 4, WELLS FARGO, October 2012-March 2013
CHARLOTTE, NC
- Specifically catered to guidelines and regula:ons of the VA, Fannie Mae and Freddie Mac investors.
- Processed and nego:ated an average pipeline of 50-70 files.
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- Consistently followed all mortgage regulatory compliance policies.
- Analyzed credit reports and financial data.
- Monitored adherence to investor and company policies and procedures.
- Corresponded with customers, loan advisors, a_orney's, appraisers, authorized third par:es, investors as well as other internal groups such underwriters.

- Iden:fied financial risks to company.
- Reviewed Short Sale offers to determine if the offers met the investors minimum net requirements.
- Generated Approval or Counter le_er.
- Ordered appraisals.

Lead Home Service Specialist II, BANK OF AMERICA, August 2010-August 2011
CHARLOTTE, NC
- Maintained personal and financial information in a confidential manner.
- Collection & verification of loan documents.
- Analysis Credit Report.
- Processor Support for loans before going to underwriter.
- Familiarity of FHA/VA guidelines.
- Responsible for Investor Relations & Communications.
- Responsible for RMA & familiarity of stacking order.
- Ability to handle confidential material in a professional, highly ethical manner.
- Corresponding with attorney appraisers, authorized third parties, Investors, as well as other internal groups such as foreclosure and bankruptcy.
- Verified assets and income for applicants.
- Prioritized and organized tasks to efficiently accomplish service goals.
- Juggled multiple projects and tasks to ensure high quality and timely delivery.
- Demonstrated self-reliance by meeting and exceeding workflow needs.

Opera4ons Support Assistant, Citigroup Inc, March 2006-July 2010
Fort Mill, SC
- Effectively listened and observed over 30 collectors in real time to provide adequate coaching and gave insight on how to handle challenging situations.
- Met weekly with managers and senior leadership to develop strategies on improving teams.
- Delivered informative and engaging weekly trainings for collectors.
- Provided quick resolution to escalated issues for collectors.
- Effectively ran collection teams performing all supervisory duties in the absence of management.
- Setup and maintained vendor filing system via Oracle.
- Assisted in developing executive level presentations and updates.
- Responsible for monitoring vendor agreements and presenting summaries on courses of action to management.
- Performed accounting and reporting functions to support controls & change management supplier setup process.
- Generated awareness of the impact of vendor processes on 1099 and 1042 reporting to the Internal Revenue Service.
- Documented user information, issue details and solutions on service tickets, and closed tickets upon resolution.
- Created and maintained filing system for accurate records management.

- Gathered information from end-users to troubleshoot, diagnosing hardware and software issues.
- Configured computers, peripherals and accounts, setting security level.
- Improved team performance by devising successful training methods and programs.
- Defined and documented office procedures by updating SOPs and planning comprehensive training for administrative support staff.
- Evaluated trends by tracking and modeling key metrics.
- Uncovered deficiencies in coverage and developed improvements by evaluating previous resolutions.

EDUCATION AND TRAINING
Diploma of General Studies
Lancaster High School, Lancaster SC June 1997

WEBSITES, PORTFOLIOS, PROFILES
- https://github.com/dcarter7279