

**Peter W. Harvey**  
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## **Experience**

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**July 2016 - October 2016**

**CODER FOUNDRY**

Charlotte, SC

### **Web Software Engineer**

- Created a personal portfolio and blog website using C#, MVC5 and JavaScript.
- Created a fully functional MVC bug tracker web application, from scratch, implementing enhanced security and file uploading features.
- Created a fully functioning car finder web application. Accessed NHTSA's car recalls database using WebAPI. Included images using Bing's WebAPI.
- Created a fully functional financial portal web application using .NET MVC framework. Composed dynamic front-end design using partial views and AJAX.

**January 2014 - Present**

**PARK STERLING BANK**

Charlotte, NC

### **Loan Portfolio Analyst – Commercial Lending and Builder Finance**

- Develop monthly risk management reporting material used by the Director of Builder Finance to measure performance with respect to soundness, profitability and growth.
- Create Quarterly Builder Finance Group (BFG) reporting material presented to Senior Management personnel.
- Oversee Builder Finance line usage and compliance with approved terms.
- Monitor all loan performance for meeting development deadlines and minimum payment activity.
- Manage the pipeline of new credit requests and renewal activity of the portfolio for completion.
- Monitor the past due and maturing loan schedules and communicates with Loan Officer to rectify outstanding issues.
- Ensure calculation of and compliance with financial covenants for all clients.
- Monitor individual borrower performance on a monthly basis based on financial metrics, global inventory composition and performance under the bank's guidance line.
- Visit BFG's operating footprint to maintain an understanding of market trends and performance.
- Perform regular collateral visits for new and existing credits to determine continued project viability and compliance.
- Prepare weekly loan committee presentations to jointly present credits and field questions with Loan Officer.
- Underwrite loan requests and modifications within parameters of the bank's policies and procedures.
- Ensure compliance with all applicable bank policies and procedures, as well as all State and Federal regulations.
- Study market conditions and create quarterly summary reports for each market in the bank's operating footprint.

**February 2013 - January 2014**

**WELLS FARGO BANK**

Charlotte, NC

### **Loan Underwriter III**

- Act as point of contact for non-decision making partners to gather information, make appropriate lending decisions and explain rationale behind credit decision.
- Responsible for reviewing, analyzing, approving and underwriting large, unusual or complex individual consumer requests and products within company and industry guidelines.
- Underwriting functions may include reviewing financial statements, credit reports, tax returns, income statements, cash-flow, collateral appraisal and applicable ratios (i.e. Debt ratios, loan-to-value).
- Applied sharp organizational, analytical, and multi-tasking abilities while executing second-level reviews on loans submitted for denial, cancellation, second signature, and counteroffers.
- Ensure that documents are consistent and uphold to compliance guidelines.

- Prepare formal credit analysis reports and compliance reviews.
- Assist with re-negotiations of loans based on lending guidelines.

**November 2009 - February 2013**

**BLUETARP FINANCIAL INC.**

Charlotte, NC and Portland, ME

BlueTarp is a financial services company exclusively dedicated to the building supply industry, providing commercial credit and marketing solutions to thousands of building supply dealers nationwide.

### **Senior Commercial Credit Analyst II**

- Underwrite new credit applications and existing customer accounts to determine credit worthiness, appropriate credit line, and payment terms based on internal credit underwriting policies and government standards.
- Gather and assess relevant information about customer's business and credit history, including consumer and commercial credit reports, bank and vendor references, financial statements, tax returns, statements of cash-flow and balance sheets.
- Complete thorough write-up analysis of larger more complex credit extensions.
- Provide daily, monthly and quarterly reporting to credit managers and loan committee.
- Recommend high risk credit and collection situations to loss mitigation team for escalated action.
- Provide ongoing credit recommendations to loan committee related to portfolio performance and prospective acquisitions to determine risk and trends.
- Act as point of contact to merchants and customers through the various stages of credit review.
- Negotiate alternatives to establishing and maintaining open credit; communicating decisions and/or information to internal and external customers and merchants in a timely and professional manner.
- Act as Credit department liaison to provide ongoing training for the Customer Service, Collections and IT departments.
- Coach and mentor lower-level analysts on decision-making and departmental processes and policies, and provide performance feedback to their supervisors.

**February 1999 - November 2009**

**BANK OF AMERICA (Legacy MBNA)**

Belfast, ME

### **Senior Credit Analyst II, 2001-2009**

- Underwrite consumer loans based on escalated requests and strategy generated risk detection reviews; evaluated credit bureaus, account history, and customer provided information to reach determination regarding customer relationship with the bank; proactively contacted customers regarding financial stability commitments and to assess potential account risks; provided credit solutions and counseling to customers experiencing financial hardship.
- Underwrite credit card applications, credit reports, tax documents and bank references to determine or adjust customer credit lines; determined applicant's credit worthiness based on ability and willingness to repay; generated revenue through transfer transactions and additional bank product sales.

### **Travel Advisor, MBNA Travel, 2000-2001**

- Sold and prepared both recreational and business travel arrangements to MBNA customers; Worked on a departmental advisory team charged with maintenance of an efficient workflow model.

### **Collection Specialist, 1999-2000**

- Incoming and outgoing collections on delinquent credit card accounts. Work through various stages of delinquency to minimize potential losses to the bank.

### **Education**

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**University of New Hampshire, 1998**  
Bachelors of Science, Forestry

**Thompson School of Applied Science, 1995**  
Associate in Applied Science, Forest Technology