Peter **Harvey**

coderfoundry.com/peterharvey

FRAMEWORKS & PROGRAMMING LANGUAGES

C#
MVC
.NET
JavaScript
HTML5
CSS
ASP.NET
SQL
Bootstrap
JQuery
LINQ
AngularJS
WebAPI

PROFESSIONAL EXPERIENCE

Coder Foundry, Web Software Engineer
Kernersville, NC · July 2016–September 2016

- 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.

Park Sterling Bank, Loan Portfolio Analyst
Rock Hill, SC · January 2014–July 2016

- Developed monthly risk management reporting material used by the Director of Builder Finance to measure performance with respect to soundness, profitability and growth.
- Managed the pipeline of new credit requests and renewal activity of the portfolio for completion.
- Monitored individual borrower performance on a monthly basis based on financial metrics, global inventory composition and performance under the bank's guidance line.
- Prepared weekly loan committee presentations to jointly present credits and field questions with Loan Officer.

Wells Fargo Bank, Loan Underwriter III
Charlotte, NC · February 2013–January 2014

- Acted 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.
- Prepared formal credit analysis reports and compliance reviews.
- Assisted with re-negotiations of loans based on lending guidelines.

CODER
FOUNDRY

Bluetarp Financial Inc., Senior Commercial Credit Analyst II
Charlotte, NC & Portland, ME · November 2009–February 2013

- Underwrote 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.
- Gathered and assessed 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.
- Completed thorough write-up analysis of larger more complex credit extensions.
- Recommend high risk credit and collection situations to loss mitigation team for escalated action.
- Coached and mentored lower-level analysts on decision-making and departmental processes and policies, and provided performance feedback to their supervisors.

Bank of America (Legacy MBNA), Senior Credit Analyst II
Belfast, ME · 2001–2009

- Underwrote 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.
- Pro-actively contacted customers regarding financial stability commitments and to assess potential account risks.
- Provided credit solutions and counseling to customers experiencing financial hardship.
- Underwrote 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.

EDUCATION

University of New Hampshire, Bachelors of Science in Forestry
Durham, NH . 1998