

Harim Choi

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TECHNICAL PROJECTS

33/45

live – demo – frontend – backend

An easy way for vinyl collectors & DJs to browse, organize & listen to their record collection

- Designed with React for a declarative and component based application
- Built a Rails RESTful API for CRUD actions with user's custom playlists
- Implemented Redux for global state management
- Utilized Discogs API to populate the user's vinyl collection and retrieve release data and YouTube links

Muzart

demo – github

An audio visual experiment using p5.js, muzart plays melodies based on your drawing

- Created with p5.js to implement user-mouse interactions and vector drawing logic
- Mapped musical notes on the canvas's y-axis using p5's sound library
- Built a Rails API to save and load drawings via JavaScript fetch request

TECHNICAL SKILLS

JavaScript, React, Redux, Ruby, Rails, HTML, CSS & Git

PROFESSIONAL EXPERIENCE

Bond Street, Credit Analyst, New York, NY

Dec 2015 – Mar 2017

- Credit analyst for an online small business lender started in 2014 with a Series A funding of \$110M
- Originated \$12M in term loans, ranging from \$50-\$500k each, out of portfolio's \$60M in total funded amount to date
- Managed over 20 loan applications simultaneously on a daily basis throughout the underwriting process, from initial screening, due diligence calls, financial analysis, and credit decision
- Implemented iterative adjustments on due diligence requirements and underwriting qualification metrics, driving 30-day past due occurrences quarter-over-quarter down by 32%
- Performed quarterly analysis on portfolio characteristics for risk monitoring and measuring impact of policy adjustments
- Created a Credit call framework outlining structure, best practice, and key questions, implemented as a standard for analysts

Mesa West Capital, Analyst, New York, NY

Nov 2014 – Nov 2015

- Originations analyst for a privately held real estate debt platform with a capital base of more than \$3.5B
- Closed \$220M in first mortgage loans over five transactions, involved in entire deal lifecycle from initial analysis to closing
- Underwrote over 50 transactions covering all commercial property types with a focus on value-add opportunities located along the Eastern US
- Analyzed new deal packages, computing key metrics and projections through Excel and Argus modeling, and conducted market research to form investment recommendations on fit, structure, and risks/mitigants
- Drafted investment committee memoranda, loan term sheets, boarding summaries, and closing statements

EDUCATION

Flatiron School, New York, NY

Mar – July 2018

Software Engineering Immersive, JavaScript and Ruby on Rails program

Cornell University, College of Engineering, Ithaca, NY

May 2014

Master of Engineering in Engineering Management (3.8/4.0)

Cornell University, College of Engineering, Ithaca, NY

May 2013

Bachelor of Science in Operations Research & Information Engineering