

Christina Le Sesne

Creative Director - Blush Label Designs, LLC

Raleigh, NC - Email me on Indeed: indeed.com/r/Christina-Le-Sesne/5faa1e22a147f341

Willing to relocate: Anywhere

Authorized to work in the US for any employer

WORK EXPERIENCE

Creative Director

Blush Label Designs, LLC - 2014 to Present

- Head of textile/print design and new product development for fashion, home décor, & gift
- §• Identify color trends & design gaps in both the fashion & home décor markets

- §• Work directly with Atlanta AmericasMart showroom, pattern designer, and manufacturer to develop products based on customer requests and market gaps
- §• Manage product sampling, including modifying graphics, pattern sizing adjustments, color adjustments, material upgrades, and branding details.
- §• Manage & bulk inventory orders for retail website, and up to 15 trade/retail shows, including AmericasMart Atlanta International Home & Gift, Atlanta Apparel Market, and High Point Market.
- §• Approve all invoices and payment processing for manufacturers
- §• Work with the Public Relations team on company press pitches, press releases, and product inquiries.
- §• Design all trade show booth displays, and oversee setup installment, product placement, and tear down.

- §• Product designs have been featured in Brides Magazine, Southern Living, HGTV Magazine, Country Living, Flower Magazine, Traditional Home, House Beautiful, Garden & Gun, and on the June 2016 cover of Coastal Living Magazine

Asset Manager

Commercial REO Properties PNC Bank - 2011 to 2014

- Manage and maintain a portfolio of 30-60 commercial & residential bank-owned properties
- §• Coordinate all property maintenance
- §• Solicit bids for landscaping/property repairs, security, utilities, etc.
- §• Assess and remediate environmental issues through approved contractor/vendor
- §• Ensure properties are code compliant, secure, and taxes are current

- §• Prepare disposition strategy for each asset based on current appraisal review, broker's opinion of value, market analysis, and property site visit.

- §• Compile monthly expenses and manage yearly budget
- §• List property for sale with local real estate broker, or negotiate lease agreements based on current market rents
- §• Perform quarterly site visit and complete inspection report after evaluation of property condition.

- §• Review yearly appraisal report and adjust REO Book Value and listing price accordingly

§• Correspond with foreclosure attorney to notify tenants of ownership changes, lease requirements, and evictions

§• Negotiate purchase offer terms, including but not limited to: Sales Price, Earnest Money Deposit, Due Diligence Period, and Closing Costs.

§• Present all appropriate purchase offers and write-down requests for assets valued at \$250,000+ to the PNC OREO Committee for review and approval.

§• Work directly with PNC Internal Counsel in order to ensure all sales contract verbiage is sufficient and closing

documentation, including HUD-1, is accurate prior to closing.

Senior Loss Mitigation Analyst - Default Management

RBC Bank (USA) - 2009 to 2011

- Underwrite distressed assets (HELOC, HEIL, Lot Loans, etc.) to prevent default & charge-off

§• Analyze applicant's credit profile through tax returns, credit bureau report, property appraisal, profit & loss statement, etc.

§• Submit credit memos to management for rate reduction, term extension, short sale approval, payment plan, or loan renewal

§• Renewed Home Equity Lines of Credit, Home Equity Installment Loans, Lot Loans, Boat Slips, etc. approaching maturity date

§• Offered interest rate & term options for loan renewals based on credit profile and current products

§• Delegated lending authority for streamline loan renewals: \$350,000

§• Processed Short Sales, including but not limited to: financial analysis, appraisal review, purchase offer negotiation, HUD-1 & sales contract review, payment plan for remaining balance and/or settlement agreement.

§• Underwrite "hybrid" loan modifications - loans with more than 1 property lien where both are secured by RBC Bank USA

§• Correspond with commercial credit department if clients also have distressed assets in their portfolio under review

§• Assist management with streamlining loan renewal process, development, policy and procedure.

§• Prepare necessary documentation to complete repayments, forbearances, modifications, renewals, etc.

§• Maintained and tracked all monthly Charge Offs in Microsoft Excel for entire Default Management team

Operations Analyst

Credit Suisse - 2008 to 2009

- Renew and modify syndicated loan contracts in one-million to two-billion dollar range

§• Process and execute credit advances on specific dates as requested by the borrower.

§• Apply principal, interest, and quarterly fee payments to all Libor and Base Rate loans on scheduled due dates.

§• Build and update pricing matrices with review of company financials and credit agreements.

§• Handle loan pipeline spreadsheet (new loan agreements in process) and submit weekly updates to Loan Participation Team

§• Manage WIP (Works in Process) spreadsheet, detailing incomplete loan maintenance items, and submit to Loan Participation Team weekly for reconciliation.

§• Consult with syndication Agent bank administrators at other financial institutions to reconcile discrepancies in transactions

Financial Services Officer

NC State Employee's Credit Union - 2006 to 2008

- Interview applicants for consumer loans: auto loans, credit cards, HELOC, HEIL, salary advances, and refinancing requests.

§• Obtain all required financial information for credit analysis.

§• Analyze applicant financials (purpose of loan, income statements, credit bureau reports, current account condition, etc.) and prepare and submit credit memo, with credit recommendation, for approval.

§• Prepare required documentation to send to applicant advising them of credit decision.

§• Obtain all final documentation required for loan funding and book loan onto system.

§• Assist in classroom training & mentor new employees

§• Key new deposit accounts to system

§• Field various member requests & inquiries via phone including but not limited to: new account establishment, account reconciliation, check exceptions, credit requests, payment processing, cross- selling products, domestic & international wire requests, and general inquiries about SECU products.

EDUCATION

B.A. in Sociology in Sociology

Meredith College

December 2005