**Shoua Yang**

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Superior CO 80027

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**PROFESSIONAL OBJECTIVE**

Staff Accountant

**SUMMARY**

Over nine years experience in the accounting and finance field in a variety of industries. Strong skills in wiring outgoing funds, creating monthly commission statements, budgeting department and company expenses, forecasting quarterly finances, and reconciling accounts. Retained extensive knowledge in the mortgage and banking industries.

**PROFESSIONAL EXPERIENCE**

**May 2016 – August 2018, FirstBank Lakewood, CO**

**Compliance Specialist**

* Reviewed and audited department loan files to meet state and federal laws in addition to FirstBank lending regulations
* Generated and audited loan file data per Consumer Financial Protection Bureau for Home Mortgage Disclosure Act and Community Reinvestment Act
* Completed Violation Of Law audits, researched and tracked loans that did not meet regulations
* Interacted within FirstBank organization to resolve insufficient loans
* Processed and examined borrowers’ loan documentation for accuracy and completeness daily to meet deadlines
* Consulted and prepared meeting materials and train loan personnel
* Performed reviews, analysis loans and regulatory reporting to meet policies and procedures within organization.

**June 2013 - May 2016**

**Loan Review Specialist, FirstBank Lakewood, CO**

* Reviewed loan title policy documents
* Processed and sent daily files to be imaged to loan system
* Coded loan file and reviewed documents to meet guidelines
* Communicated with departments and officers to resolve notarization, signature and legal concerns
* Resolved loan discrepancies with research and application
* Verified monthly Home Mortgage Disclosure Act loans to meet company and government standards

**March 2012 - November 2012**

**Underwriter, Urban Lending Solutions Broomfield, CO**

* Extensively maintained income information to distinguish mortgage eligibility
* Composed regulated documentation for residential and commercial loans
* Proofread and assessed occupancy property statuses for loan modifications
* Analyzed borrower financial status, credit and collateral to determine loan eligibility for residential or commercial purpose
* Audited underwriter loan for accuracy and completeness
* Worked with quality personnel to resolve loan problems
* Reviewed and made decision for loan approvals and declines
* Maintained workload to meet daily deadlines
* Provided information to departments and customers in a professional and excellent manner
* Reviewed 1099 for verification income

**June 2007 - January 2008**

**Financial Analyst, Key Equipment Finance Superior, CO**

* Wired outgoing Treasury Funds domestic and international
* Prepared commission statements
* Improved and increased accuracy of banking statements for outgoing wires
* Corrected and managed commission process for greater sales rep’s earnings accuracy
* Prepared and tracked commission statements and reports monthly, quarterly, and annually
* Budgeted and forecasted monthly reports
* Continuously improved accuracy for planning and budgeting
* Researched and compiled currency exchange rates from Bloomberg for department needs

**January 2004 - June 2007**

**Account Receivable & Payable Lead, Key Equipment Finance Superior, CO**

* Trained and monitored employees to ensure the department’s consistency
* Investigated and resolved financial discrepancies
* Processed incoming wires/invoices to establish greater accuracy payment process
* Balanced daily bank statements for incoming/outgoing funds and ATM deposits
* Maintained check register and inventory for A/P records including posts and balances of daily cash applications to journal entries and ledger
* Monitored A/P and A/R accounts to ensure timely and accurate payment posts in database
* Enforced company policies and procedures within department
* Authorized for domestic and international outgoing wires/ACH payments
* Reconciled accounts and month end closing
* Provided support to Accounting Department during annual audit process
* Reviewed check documents, approve, and print check request

**EDUCATION:**

Associate Degree of Applied Science, Accounting (May 1999)

Front Range Community College, Westminster, CO

**COMPUTER OPERATING SYSTEMS:**

Windows, Microsoft Office, Word, Outlook

**APPLICATIONS and SOFTWARE:**

Essbase, Leasepak, Barts, Bloomberg, Total Treasury, AS400, LAMP, LMA, LMF, IPORTAL, CICS, Loan Request Manager

**LANGUAGES**

Hmong