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| Photo on 2010-11-30 at 22  Ray Lin  Associate  KPMG LLP 55 Second Street  Suite 1400 San Francisco, CA 94105 Tel 415-963-7529 Fax 415-520-0689  tlin@kpmg.com  Function and Specialization  Ray is a member of the Financial Management Advisory practice.  Representative Clients  Bank of the West  JPMorgan Chase  Languages  English  Mandarin Chinese  Education, Licenses & Certifications  BS, Business Administration, University of California, Berkeley (Honors)  Relevant Coursework (UC Berkeley, Haas School of Business)  Introductory Financial Accounting: A  Intermediate Financial Accounting: A+  Managerial Accounting: A+  Cost Accounting: A  Finance: A | Background  Rayis an Associate in KPMG’s Financial Management practice with 10 months of advisory and technical experience using emerging technologies in mitigating business risks. Ray’s previous client are among the leading institutions in the financial services industry.  Professional and Industry Experience  Ray has experience participating in an advisory engagement in the Financial Services industry. He has served as an Associate with responsibility for execution and delivery of Sarbanes-Oxley 404 testing and SCRA compliance.  Regulatory Compliance Experience   * Servicemember Civil Relief Act (SCRA) Compliance evaluation and testing * Remediated SCRA compliance issues on home mortgages for one of the 4 largest banks in the US * Sarbanes-Oxley Integrated Testing for 5th Largest California Bank * Designed test procedures for key internal controls. * Executed testing efforts for the Commercial Banking Group, National Finance Group, Financial Reporting, Treasury and IT internal controls. * Communicated with and designed test procedures for the GDC to test controls offshore.   Banking Experience  Bank of the West  Performed test of operating effectiveness and audit work papers on key business processes and controls for a financial services firm. Test work includes manual and automated controls in management review, reconciliation, authorization, and segregation of duties for consumer installment loan/ mortgage loan portfolio. Responsibilities included the preparation test of effectiveness procedures based on test of design documentation.  JPMorgan Chase  Assisted the home lending division of a financial services firm with the review of mortgage loan files that may have been eligible for benefits and protections under the Servicemembers Civil Relief Act (SCRA). Participated in the mortgage remediation process to review, perform quality control, and research mortgage files to ensure interest rates are modified in accordance with SCRA.  Technical Skills  VBA for Excel 2007/Macros, Microsoft Office (Word, Excel, PowerPoint, Outlook, and Visio), Dreamweaver, Ruby on Rails, MySQL, HTML, CSS and JavaScript |