Rositsa Angelov

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# Objective

To obtain an SBA Repurchase Management position that utilizes my experience as well as my education.

# Experience

**Byline Bank, Schaumburg IL | June 2021 – present**

**SBA Repurchase Specialist**

* Provide a thorough review of documentation and compliance of SBA on closed loans for accuracy and completeness under Bank Policy and SBA SOP Guidelines
  + Reviews include but are not limited to Credit memos, leases, real estate/asset/stock purchase agreements, corporate/entity documents, equity injection documents, insurances (flood, BPP, liability, hazard, life), real estate title commitments/policies, and use of funds.
  + Review Third-party reports and searches including, but not limited to: Appraisals, Valuations, Environmental, Background, Credit reports, CAIVRS, Clear Reports, and OFAC.
  + Review all post-closing documentation, checking for dates, signatures, and 100% accuracy on all documentation
* Confirm all post-closing items have been received
* Work closely and build professional relationships with SAG Officers, Portfolio Managers, Credit, Attorneys, and Closing Departments to reconcile missing or incomplete loan-related documentation
* Respond to inquiries relating to exceptions from all levels of the organization
* Submit Loans to SBA for Repurchase including transferring them in Liquidation Status and answering any further questions that SBA may have

**First Bank of the Lake, Osage Beach MO | October 2020 – June 2021**

**AVP, GGL Senior Loan Closer**

* Applying comprehensive knowledge of SBA Standard Operating Procedures and working directly with lenders to close various transactions by following bank policy and SBA eligibility
* Maintaining expert knowledge of SBA loan documents, collateral perfection, title insurance, UCC filings, and compliance requirements
* Assisting in the review and approval of SBA Authorization, loan, and funding documents
* Independently managing a complex loan pipeline from origination through closing per bank policies and procedures
* Participating in various projects including PPP loan origination and document review in nCino
* Continuing to educate myself and bringing my previous knowledge to my current closing role

**Byline Bank, Schaumburg IL | April 2017 – October 2020**

**SBA Loan Closer**

* Working directly with commercial lenders in the bank’s SBC Group to facilitate the completion of the loan closing process for SBA Financing transactions up to $5 million.
* Coordinating transaction-specific matters with external partners including Byline Bank legal counsel, title companies, brokers, real estate agents, business insurance agents, and others involved in specific lending transactions.
* Proactively working with internal partners within the bank to resolve loan-level specific issues at the time that they arise to ensure the best customer experience for bank clients during the loan closing process.
* Working directly with bank clients and loan officers to identify items within the Credit Memorandum needing to be modified after loan approval. Coordinate obtaining the explanation for the necessary changes with the client and loan officer. Review the post-loan approval credit memorandum for accuracy before being submitted to the credit manager for approval.
* Making sure all of the collected documentation from customers are completed and in compliance with SBA requirements as well as bank loan policy requirements
* Reviewing all prepared final loan documents for accuracy and completeness before presenting them to the closing table.

**TCF Bank, Hoffman Estates IL | April 2011- March 2017**

**Branch Manager, Loan Professional NMLS #1289745**

Coordinated, directed, and participated in the sales and operations of the assigned TCF branch office to achieve all corporate objectives assigned by upper management by:

* Identifying opportunities to improve the branch profitability based on the industry, local competition, and customer demographic
* Analyzing branch financial information and key metrics, developed tactics for the branch based on market and financial results
* Mentoring and developing the management team to source new business opportunities by following all company policies and procedures
* Leading the team to have a strong customer service culture and build positive customer relationships without direct supervision
* Actively identifying customer trends and suggesting improvements to enhance customer experience
* Identifying each team member’s motivation driver and actively coaching the management team to utilize this skill to minimize turnover
* Letting team members know what is expected from them and holding them accountable, delegating tasks accordingly to team member’s strengths and interests
* Providing challenging assignments and holding frequent development discussions
* Addressing problems in a consistent, fair, and timely manner
* Selecting, hiring, and promoting the best candidates to assemble an effective team that helps drive organizational strategy
* Making good decisions based upon a mixture of analyses, wisdom, experience, and judgment

**TCF Bank, St. Charles IL | December 2007 - April 2011**

**Branch Supervisor and Assistant Branch Manager**

As part of the management team ensured sales and operational goals of the branch were met by:

* Sharing responsibility for attaining sales goals with the management team by motivating, coaching, and directing branch personnel
* Assisting manager with business development in the community
* Providing exceptional service for customers. Serves as a resource to employees when dealing with difficult situations
* Cross-selling retail products and services such as consumer, commercial, or mortgage loans, est. to promote the bank and meet individual product referral goals
* Supervising the work of all branch stuff and helping with the new hire training and work directions
* Communicating policies and procedures to personnel ensuring consistent implementation
* Ensuring audit controls are adhered to by branch personnel to achieve satisfactory audit ratings

# Education

**Harper College, Palatine, IL – 2019-Prsent**

* Associate in Business Administration – in process
* Associate in Accounting - Diploma
* Advanced Accounting, Tax Accounting, and Accounting Clerk Certificates

**University of National and World Economy, Sofia, Bulgaria – 2001-2005**

* Economic of Infrastructure Faculty, Economics of Trade Department

**Economic University, Varna, Bulgaria – 2000-2001**

* Management Certificate

**Vasil Karagiozov Language High School, Yambol, Bulgaria – 1995-2000**

* Class of Bulgarian and French Languages

# Volunteer Work

**Individual Tax Preparer – Ladder Up, Downers Grove, IL 2014-Present**

**Food Packaging – Feed My Starving Children, Schaumburg, IL 2015-Present**

# Professional Skills

* Strong public relations, communication, and mathematical skills
* Coaching, leadership, and team training skills
* Auditing
* Dedicated and detail-oriented: high level of accuracy and strong attention to detail
* Computer: Skilled in all Microsoft Office Programs (MS Word, Excel, Access, PowerPoint, Outlook), QuickBooks, and Banking Software