

RAUL ENRIQUEZ

Blending analytics and finance to solve important problems

Accomplished Financial industry professional with 15+ years of progressive experience and proven record of significant, successful contributions in financial services, quality and project management, process improvement, and maximizing performance

EDUCATION

Aug 1994
|
Sept
1999

Sam Houston State University

Coursework towards Bachelors of Music

Huntsville, TX

CS minor coursework included: multimedia and networking, intro to programming for engineer/science, intro to algorithms and programming

PROFESSIONAL EXPERIENCE

2019
|
2022

Mortgage Loan Originator

Loan Cabin

Lombard, IL

- Perform credit analysis for under qualified borrowers and provide actionable insights to bring credit worthiness inline with loan product requirements
- Audit client documentation for congruency and potential underwriting exceptions
- Analyzed real estate market data and developed marketing campaigns in guidance with state and federal regulations through print media and various social media outlets

2018
|
2019

Mortgage Loan Originator

Roberson Mortgage

Houston, TX

- Aggregate client data for analysis and provide insights on loan products and recommend action.
- Manage client expectation by providing high level view of origination process including timelines
- Collaborated with numerous external stakeholders to move loan files from origination to funding.

2007
|
2017

Banking Center Manager

Woodforest National Bank

Cleveland, TX

- Effectively managed client data and banking processes with the goal of providing the highest level of client satisfaction while mitigating risk, provided employee coaching and policy development
- Drove favorable business outcomes by analyzing client/ financial data pairing products and service to market to clients
- Growth in employee knowledge base resulted in 8 employees promoted to assistant branch manager positions and 5 employees promoted to branch manager positions in the Houston area.

CERTIFICATIONS AND PROJECTS

2023

Google Analytics Professional Certificate

Coursera

www.coursera.org

- Foundations: Data, Data, Everywhere
- Ask Questions to Make Data-Driven Decisions
- Prepare Data for Exploration
- Process Data from Dirty to Clean
- Analyze Data to Answer Questions
- Share Data Through the Art of Visualization
- Data Analysis with R Programming
- Google Data Analytics Capstone: Complete a Case Study



CONTACT INFO

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github.com/renquez

[LinkedIn/renquez](https://www.linkedin.com/in/renquez)

[Kaggle Profile](#)

[Tableau Public Profile](#)

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SKILLS

Skilled in R, Tidyverse, Python, Pandas, Sheets, Excel, SQL, Data Analysis

Highly skilled in business concepts, growing revenue streams, leading people, cultivating talent

This resume was made with the R package **pagedown**.

Last updated on 2023-04-10.

2018 -
present

Mortgage Loan Originator License #1678739

Texas Savings and Mortgage Lending

📍 Austin, TX

2023

Conventional Home Mortgage Complaints Case Study

Kaggle

📍 www.kaggle.com

- Since 2019 there have been 96,428 complaints registered with the Consumer Financial Protection Bureau regarding mortgage products. I take you on a deep dive into what these complaints are and how financial institutions can address them.

2022

Your First Learning Model

Kaggle

📍 www.kaggle.com

- Python, scikit learn, Splitting and training data
- Model validation, model fitting, over/under fitting
- Decision Tree Regressor, Random Forest Regressor, Machine Learning Competitions

Self Study {data-icon=chalkboard-teacher}

Forecasting With R

Various Sources

📍 online

- Utilizing Forecasting: Principles and Practice by Rob J Hyndman and George Athanasopoulos
- Fable, R