RAUL ENRIQUEZ

Financial industry professional turned data analyst

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 various market data and developoted marketing campaigns inline 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 satifaction while migating risk employee coaching and policy develpoment
- Drove favorable business outcomes by analyzing client/ financial data paring 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
- k Kaggle Profile
- 🌐 Tableau Public Profile
- 📞 +1 281-608-1287

SKILLS

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

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

2018 - present

Mortgage Loan Originator License #1678739
Texas Savings and Mortgage Lending   📍 Austin, TX

2023

Conventionl 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 Anthanasopoulos

• Fable, R