

## **Ryan L. Brooks**

704-562-6121 | ryanbrooks99@gmail.com | 2005 Thurston Drive, Indian Trail, NC 28079

<https://www.linkedin.com/in/ryan-brooks-9973a556/>

<https://github.com/ryanbrooks99>

<https://ryanbrooks99.github.io/portfolio/>

---

### **OBJECTIVE**

To obtain a full stack software or web developer position with an established, reputable organization in order to help increase the company's bottom-line while simultaneously refining my skill-set.

### **PROFESSIONAL EXPERIENCE**

#### **AVP | Relationship Administrator: Bank of America, August 2014 - Current**

- Recipient of Bronze award for 100% accuracy on 2017-2018 portfolio audit
- Manage portfolio of multimillion dollar credit facilities including construction, term, subscription lines, and revolving lines of credit for commercial real estate investors and developers
- Work closely with title and escrow companies on closing transactions, payoffs, refinances, and to order date down endorsements, review of as-built surveys and other new construction related documents
- Analyze and process funding of complex construction draw requests including disbursements for CAPEX, TI/LC, and FF&E
- Communicate daily with clients to deliver comprehensive reporting on general loan inquiries including timing of draw fundings, taxes, insurance, and covenant requirements
- Continual research and monitoring of client's total risk exposure (TRE)
- Strengthen trust and rapport by developing strong relationships with clients
- Improve system of record data integrity and covenant compliance through detailed analysis and interpretation of complex loan documentation

#### **AVP | Payoff Department Team Leader | Client Relations Manager: Bank of America, February 2010 - August 2014**

- CRM for private portfolio of 200+ commercial mortgages
- Team leader and interim Payoff Department manager; responsible for delegating assignments, as well as training and mentoring teammates
- Regarded as Subject Matter Expert for payoff and lien release related inquiries
- Developed and implemented process improvements which improved efficiency of department

- Mitigated risk through review and approval of payoff statements calculated by team members
- Processed lien releases and uniform commercial code terminations for paid in full mortgages via third party vendor

#### **Payoff Department Analyst: Bank of America: October 2007 – February 2010**

- Prepared payoff statements for commercial mortgage backed securities and business banking commercial mortgages in excess of \$2MM
- Consistently achieved 100% departmental metric requirement for processing requests timely
- Calculated prepayment premium and yield maintenance fees utilizing financial models
- Reconciled and refunded escrow account balances following mortgage loan payoffs

#### **Financial Statement Analyst: Bank of America – September 2006 – October 2007**

- Collaborated with clients to obtain and analyze quarterly financial reporting
- Accountable for scheduling annual property inspections via third party vendor
- Fulfilled servicing contract requirements by compiling and distributing debt compliance documents

### **EDUCATION**

Bachelor of Arts, Business Administration – December 2003  
University of North Carolina – Wilmington

Full Stack Developer Bootcamp Candidate – October 2020  
University of North Carolina - Charlotte

### **TECHNICAL SKILLS**

Excel, Word, PowerPoint, Outlook, Enterprise!, Adobe Professional, Global Underwriting Systems, Loan IQ, Global Process Analytics, iCon, GIN, Visual Studio Code, HTML, CSS, JavaScript, Bootstrap, jQuery, GitBash, GitHub, GitLab, APIs, Node.js, ES6, Express, MySQL, Handlebars, ORMs