Ryan L. Brooks

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OBJECTIVE

To obtain an entry-level 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

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

TECHNICAL SKILLS

Microsoft 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, third party API's