Daisy Hernandez

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Key Skills

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| * Project Management * Team Leadership * Adaptive to change * Data Analysis * Quality Control | * Account Management * Team Oriented * Problem Solving * Microsoft Office Suite * QuickBooks | * Meeting Preparation * Ability to communicate effectively * Training & Development * Generating Reports * Gathering Information |

Experience

**City National Bank**

**Quality Control Specialist September 2017- January 2020**

* Work with Private Bankers and Private client officers to ensure the timely rollover and execution of maturing LIBOR based loans minimizing delays in the rollover process. Convert prime based loans to LIBOR as required while ensuring that no loans are renewed beyond the maturity of the applicable facility. Deliver rollover requests as necessary to CLC for execution and callback the completed loan changes
* Monitor and prepare daily collateral reports for distribution to credit officers for correction and/or margin calls.
* Working closely with the insurance department, act as liaison to Private Bankers and Relationship Manager to ensure that insurance requirements are being met on a timely basis by communicating deficiencies, expirations and cancellations on a prompt basis
* Support Relationship Manager on client servicing questions or issues regarding loan billing schedule, statement questions and past due investigation and follow up
* Reviews all collateralized loans to ensure that Collateral records have been set up correctly and are tied to the appropriate account, commitment or note level.
* Developed and implement policies and procedures for collateral callbacks on Property, UCC filing, Life Insurance, saving accounts, Marketable securities.
* Coordinate with RM to resolve disputes and/or discrepancies on accounts while ascertaining the nature and reason behind the payment concerns or disputes.
* Observe the STOC mailbox for relevant activity and create and distribute STOC collateral reports when required.
* Perform compliance reviews of all loan documents for accuracy, completeness to ensure all loan stipulations have been met.

**Operations Project Coordinator May 2017- September 2019**

* Responsible for supporting the teams in the Beverly Hills Entertainment Division by assisting the Credit Analysis team, Credit officers, and SVP
* Created PowerPoint presentations for project meetings
* Created monthly progress reports and communicated results to appropriate staff
* Scheduled meetings to discuss project progress and further plans, and recommending timely resolutions of critical issues
* Liaison between business units, technology teams and support teams
* Analyzed and determined business processes and functions documenting business rules for new technology solutions

**Wintrust Mortgage-Sherman Oaks, CA**

**Mortgage Loan Opener/ JR Processor December 2015 - May 2017**

* Managed account reconciliation, requested checks and reviewed credit cards statements
* Trained new openers in handling loan initiation with organization standards
* Audited and verified loan documents for mortgage loan approvals
* Reviewed credit reports, income, assets and purchased contract
* Liaise between Loan Officers, Underwriters and Loan Processors
* Ordered necessary documents from third parties including USPS, LDP/GSA, CAIVERS,FHA Case Number, VOE’s, Flood Certificate, Title, Appraisal, Transcripts, Condo Questionnaire, Subordination Agreement, Payoff, Insurance, SSA Verification, GEO code, etc.
* Processed required transcripts such as: 1040, 1065,1120, 1120S and W-2 using 4506 T through Fraud Predator
* Initiated and prepared loan documentation request packages including completion of Loan Documentation Checklist and verification of approval authority for submit to the CLC.
* Managed receptionist area

**Westlake Financial Service**

**Insurance Marketing Representative July-2015- December 2015**

* Serviced potential and present customers on questions/concerns regarding their insurance coverage and how it affected their account
* Researched on accounts before offering the option of obtaining ancillary products through the company and regulations
* Developed leads, scheduled appointments, and marketed appropriate products and services to customers
* Planned and prepared promotional material to increase sales of products and services
* Handles incoming phone calls and makes outbound calls, emails, faxes and applicable written and verbal requests
* Trained and directs staff for effective delivery of the department’s function.

**LoanMart**

**Senior Sale Loan Originations Processor January 2012 – June 2015**

* Support loan officer and underwriter teams by ensuring the timely, judicious and accurate processing of new title loan requests.
* Look over and verify borrowers’ income, credit reports, and insurance information to prepare Auto loan applications for underwriting submittal.
* Contacted borrower on a regular basis to keep informed and answer any questions or concerns about loan process and status.
* Focused on servicing the customer by demonstrating a sense of urgency, dedication, courtesy, accuracy and efficiency.
* Managed vehicle documentation, including tax and title information, registrations, etc.
* Foster strong collaboration with team member and business partners by contributing ideas, opinions and skills toward the achievement of a common goal.
* Followed up on application from Via Phone, Emails, Fax and chats
* Responsible for achieving all office goals and requirements

Bank of America – Glendale, CA

Customer Service & Sales Specialist 2010- 2011

* Mortgage customer service specialist assisting customer with questions regarding escrow, home equity credit Lines, 2nd liens, payments, loan documents, payoffs, insurance and property taxes.
* Expanded and retained relationships with existing customers by selling and referring a full range of bank products and services, and lending products.
* Solved problems and investigated a wide variety of issues and request that included gathering additional information and working with other support organizations to fulfill requests.
* Handled escalation issues by successfully navigating the organization to resolve customer requests.
* Provides ongoing support for compliance with all applicable laws, regulations and administrative duties

Education

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| Los Angeles Valley College, CA | 2017- 2020 |

Associate’s Degree:

* Business Administration
* Social and Behavioral Science

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| El Camino Real High School | Graduated |