Steven Hong

Newly minted Full-stack web developer from a banking and lending background who has a conscious understanding of the functions and design in web applications. I look forward to growing as a junior developer thru an entry level opportunity where I can help create and build projects.

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PROFESSIONAL EXPERIENCE

7CTOs — *Software Developer Intern*

JUNE 2018 - PRESENT ▪ SAN DIEGO, CA

▪ Currently working on UI and backend chat interface for mobile application using React Native with a Rails backend API
▪ Utilizing Rails ActionCable and Redis to form websockets for real-time data streaming

San Diego County Credit Union — *Real Estate Specialist*

JUNE 2017 - MARCH 2018 ▪ SAN DIEGO, CA

▪ Met sales quota per month for entire duration of employment
▪ Point of contact for mortgage related questions to 41 SDCCU branches throughout Southern California
▪ Works with sense of urgency to close loans by scheduled date and manage a pipeline of 30 to 40 members on average per month
▪ Cross-sell home loans to SDCCU members in call center environment by interviewing members to determine their financial needs and recommend the best fit product
▪ Cultivate leads from online mortgage applications and inquiries contacting members within 24 hours of assignment to complete and answer questions in regards to member's application and loan process

371st Combat Sustainment Support Battalion, Army Reserve — *Unit Movement Officer*

NOVEMBER 2016 - PRESENT ▪ RIVERSIDE, CA

▪ Plan and execute mission phases for 14 day Annual Training (AT) event hosting over 120 soldiers to successfully meet Commander's operation intent and goals that include maintenance and resupply during convoy missions
▪ Strategized convoy missions by delegating and assigning task deliverables to a team of 8 non-commissioned officers and produced deliberate risk assessments by conducting research of multiple routes and analyzing risk factors that may impede missions
▪ Security clearance expiring in 11/2020

Bank of America — *Lending Consultant*

NOVEMBER 2016 - JUNE 2017 ▪ SAN DIEGO, CA

▪ Organize and manage an average of 15 new clients per week using Salesforce

▪ Advise potential clients the best loan based on their financial situation and future plans

SKILLS

Languages
Ruby, JavaScript, SQL, HTML, CSS

Frameworks & Libraries
Ruby on Rails, React, React Native, Bootstrap

Databases
PostgreSQL

EDUCATION

LEARN Academy | San Diego, CA

MARCH 2018 - JUNE 2018

Full-stack web development boot camp with an emphasis in JavaScript, React, Ruby, Ruby on Rails, and SQL.

Virginia Military Institute | Lexington, VA — *B.A. in Modern Language & Cultures, Minor: History*

AUGUST 2008 - MAY 2012

- Self-source business by developing relationships with real estate agents and brokers
- Collect personal information to assess client's credit and financial history to determine affordability
- Assist Financial Center and coach associates on referral strategies

San Diego County Credit Union — *Real Estate Processor*

SEPTEMBER 2016 - NOVEMBER 2016 ▪ SAN DIEGO, CA

- Managed a pipeline of over 30 clients within first 45 days of employment
- Processed conventional and non-conventional mortgage loans in accordance to SDCCU procedures and compliance
- Reviewed sensitive documents to verify the accuracy of borrower's information
- Researched to process payoffs, subordination requests, reconveyances, and new loan transfers

SunTrust — *Commercial Portfolio Specialist*

JANUARY 2016 - MAY 2016 ▪ VIENNA, VA

- Monitored and managed ticklers on Credit Management and Tracking System based off of documents and data received from over 420 non-profit organizations
- Utilized Salesforce proficiency to submit wholesale lending service requests such as financial statement spreads, covenant calculations, CLO Section, etc. to third party vendors and effectively navigated system to manage client's information and data
- Assisted 28 Portfolio Managers and Analysts by providing timely feedback on requests and any derogatory information such as past due financial statements and documents, non-compliance in borrowing base calculations, and covenant defaults
- Proactively completed annual credit file certifications by ordering client credit files to review and verify hard copy documents

Navy Federal Credit Union — *Mortgage Processor II*

JUNE 2014 - DECEMBER 2015 ▪ VIENNA, VA

- Managed between 30 to 50 members on average per month
- Analyzed and confirmed receipt of documents required to legitimize borrower's claims and to process first mortgage loans in accordance with applicable federal and state laws, including NFCU's regulations and procedures
- Evaluated bank statements, credit reports, and other pertinent documents belonging to borrowers for information inconsistent with claims that could potentially defer/delay closing loan on scheduled date
- Calculated borrowers' income and debt ratio based on paycheck stubs, personal tax returns, and paycheck city
- Proficient with unique NFCU software (e.g. DU/UWS, UNIFI, UAD) and systems outside of NFCU (e.g. EQUIFAX, worknumber, Veterans Information Portal, and NETROnline)

PROJECTS

https://stvnhng.github.io/ — *my portfolio website using HTML, CSS & PHP*