TIM BENNETT

Greensboro, NC | tb-portfolio.azurewebsites.net | tcbennett01@gmail.com

DEVELOPER | ANALYST

APPLICATION DEVELOPMENT – QUALITY ASSURANCE – DATA ANALYTICS

High-energy developer offering 15+ years of progressive leadership and analytical experience in the mortgage finance industry. Consistent history of leveraging technology, implementing tools to improve efficiency, deriving impactful insights from data, and contributing significant value to bottom-line results. Currently enrolled in full-stack, immersive coding bootcamp focusing on C#, MVC, .Net and front-end technologies. Curriculum designed to compress 3 to 5 years of relevant, in-demand experience into 18-week accelerated program. See portfolio site on MS Azure.

CORE COMPETENCIES

✓ C# / MVC / LINQ	✓ JavaScript / jQuery	✓ Mortgage Banking / Insurance
✓ Entity Framework	✓ Web API	✓ Pricing / Data Analytics
✓ ASP.Net	✓ SQL / SAS	✓ Risk Management / Compliance
✓ HTML / CSS	✓ Tableau / MS Access	✓ Financial / Capital Markets
✓ Bootstrap	✓ Reporting / Ad hoc Analysis	✓ Lending / Credit Analysis

PROFESSIONAL EXPERIENCE

Coder Foundry
Web Software Engineer   **May 2016 - Present**

- Enrolled in 18 week full-stack apprentice-style programming course. Program includes hands on learning, limited lecture, weekly progress reports and presentations to enforce accountability.
- Created personal portfolio website using C#, MVC, JavaScript, HTML, CSS, & Bootstrap. Site included personal blog with secure log-in, authenticated user comments, and moderator capabilities.
- Built fully functional software bug tracker and ticketing web application using C# and MVC. Platform features include ability to upload ticket attachments for approved file types, add ticket comments, role-based authentication and functionality, developer email notification, and security to prevent cross-site scripting. Designed and implemented SQL database using Entity Framework Code First. Utilized LINQ for database queries and interaction. Front-end built using HTML, CSS, Bootstrap, JavaScript and jQuery.
- Currently working on designing and building financial portal web application using C# and .Net MVC framework. Composing dynamic front-end design using partial views and AJAX.
- Car Finder Web API database application - pending. Access NHTSA's car recall database and images using Bing's Web API. Estimated completion September 2016.

ICON ADVISORY GROUP
Vice President – Mortgage Pricing Operations & Quality Assurance   **2010 – 2015**

- Engaged with Secondary Marketing and Capital Markets clients as a trusted advisor for delivering actionable first mortgage pricing data and product delivery to drive internal pricing decisions.
- Led auditing team in training, coaching, and performance management; guided team to validate daily pricing and LLPAs from 800+ rate sheets in narrow 4-hour window, meeting 100% of deliverables.
- Cut 38 days off LLPA audit times; effectively streamlined and automated the detection of rate sheet changes using OCR technology.
- Sustained a 300% increase in pricing inputs with marginal staffing increase; restructured audit resources for better alignment of talent-to-job and maintained optimal productivity.
- Captured 800,000+ pricing inputs daily and managed revisions to 1.8 million active LLPAs.
- Operated as SME/subject matter expert for competitive pricing questions, client programs and products, investor guidelines, market intelligence and industry trends.

TRIAD GUARANTY INSURANCE

Assistant Vice President – Loss Mitigation, Risk Management   **2008 – 2009**

- Conceived and coordinated compliance solutions; performed ad hoc analysis supporting cost-reduction initiatives, leveraged SAS and other business intelligence tools for data mining, extraction and reporting.
- Realized $4.8 million in deniable claims savings and enhanced internal capabilities with reporting tool to identify unqualified claims.
- In the absence of a loss mitigation platform, analyzed business needs, conducted functional observations, designed, and launched a proactive loss mitigation UI; took team from 4 to 1 reference page reducing decision latency by 20 minutes per loan.
- Hand-picked by leadership to remain on staff during a 50% RIF/reduction in force. Assumed position in Loss Mitigation specifically created based on experience and leadership performance.

TRIAD GUARANTY INSURANCE

Assistant Vice President – Structured Bulk Transactions   **2004 – 2008**

- Led direct reports in modeling, underwriting, and pricing credit enhancement on Alt-A MBSs received from government-sponsored enterprises/GSEs and private label issuers.
- Directed risk framework to ensure the most beneficial transaction structures; analyzed loss projections, reviewed due diligence results, developed exclusion lists, researched originator guidelines, synthesized findings and presented pricing recommendations to C-suite executives.
- Built a Bid Management System (BMS) to integrate into Oracle policy management platform; partnered with a consultant on design, functionality, workflow, dashboards and reporting; improved pipeline management and reduced evaluation time 50%.

TRIAD GUARANTY INSURANCE

Analyst – Structured Transactions, Risk Management, Product Development   **2002 – 2004**

- Assessed bulk credit enhancement transactions designed to improve loan pool marketability; modeled and evaluated loss projections, developed risk profiles and presented findings to senior executives.
- Supported National Accounts and Capital Markets initiatives; ad hoc portfolio reviews, analyzed lender production, product development research, evaluated capital relief transactions.
- Jointly designed "company's first" Business Intelligence & Data Warehouse; researched and selected scalable BI tool and designed reporting to provide actionable near real-time data.
- Personally invited to join startup team in developing process workflows and standardization of exhibits for the structured transaction bidding process.

– Early Career Notes –

Triad Guaranty – Project Coordinator/Business Analyst
GMAC Mortgage – Mortgage Loan Officer
Bank of America – Collections Supervisor – Consumer Direct, Business Banking, Private Client

– Education/Professional Development –

Coursera MOOC (University of Michigan)
Python Specialization: fundamentals, data structures, accessing web data, networked APIs, databases

SAS Institute
SAS Programming Essentials

Mortgage Bankers Association School of Mortgage Banking
Course I: Introduction to the Real Estate Finance Industry
Course II: Managing Profitability & Risk

University of North Carolina at Greensboro – Greensboro, NC
Information Systems & Operations Management