# TIM BENNETT

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## SOFTWARE ENGINEER - CONSULTANT

### APPLICATION DEVELOPMENT – BUSINESS ANALYSIS – DATA ANALYTICS – QUALITY ASSURANCE

**Results-driven professional with diverse background in software development, business analysis, risk management, leading and developing teams.** Consistent history of leveraging technology, developing solutions, implementing tools to improve efficiency, deriving impactful insights from data, and contributing significant value to bottom-line results. Experience with ASP.Net full-stack development C#, MVC, front-end technologies, AngularJS, and responsive design. More than 15 years of progressive leadership and analytical experience in mortgage finance, mortgage insurance, pricing, underwriting, and loss mitigation. Highly effective interacting at all levels of an organization and collaborating with cross-functional stakeholders to influence change.

### COMPETENCIES/KEY EXPERIENCE

- ✓ C#/MVC/LINQ/Web API
- ✓ JavaScript/jQuery/AJAX
- ✓ AngularJS
- ✓ HTML/CSS
- ✓ Bootstrap/Responsive Design

- ✓ Entity Framework/NHibernate
- ✓ Agile/Scrum/SDLC/VSTS
- ✓ T-SQL/SSDT/SSRS/PowerShell
- ✓ Team Leadership/Development
- ✓ Process Improvement

- ✓ Mortgage Banking/Insurance
- ✓ Pricing/Data Analytics
- ✓ Risk Management/Compliance
- ✓ Financial/Capital Markets
- ✓ Lending/Credit Analysis

### PROFESSIONAL EXPERIENCE

**J.S. WALKER & CO**

**Software Engineer**                                                                 **December 2016 – Present**

- Maintained and enhanced seasoned web application using C#, MVC, ASPX view engine, HTML, CSS, AJAX, and jQuery; developed new pages, refactored and migrated sections of existing application to new site with C#, HTML5, CSS3, Bootstrap, MVC5, Razor, Web API, and AngularJS.
- Created database tables, modified SSDT deployment scripts, updated stored procedures and views, built and maintained SSDT .rdlc reports, created and modified dataset objects, ad hoc queries in SSMS.
- Influenced business analysis decisions, user story grooming, and defining acceptance criteria.
- Participated in on-site client visits, discussed requirements, led software demonstrations.
- Experience with VersionOne and VSTS to track sprint progress, user stories, tasks and acceptance criteria; Kiln/Mercurial, TortoiseHg and eventually Git for source control.

**CODER FOUNDRY**

**Web Software Engineer**                                                           **May 2016 – October 2016**

- Completed 18 week full-stack "apprentice" programming course. Program included hands on learning, weekly progress reports, presentations and code reviews 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 application using C# and MVC. 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. Designed front-end built HTML, CSS, Bootstrap, JavaScript and jQuery.
- Created fully functional household budgeting application using C# and .Net MVC. Composed dynamic front-end design using partial views and AJAX.
- See personal portfolio site for examples and application demos: tbennett-portfolio.azurewebsites.net

## ICON ADVISORY GROUP
**Vice President – Mortgage Pricing, Audit, & Quality Assurance**          **September 2010 – October 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.
- Trained and mentored auditing team, led 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 detection of rate sheet changes using OCR technology.
- Sustained a 300% increase in daily pricing volume with marginal increase to staffing levels; restructured audit resources for better alignment of talent-to-job and maintained optimal productivity.
- Operated as SME/subject matter expert for competitive pricing inquiries, client programs and products.

## TRIAD GUARANTY INSURANCE
**Assistant Vice President – Loss Mitigation, Risk Management**          **January 2008 – September 2009**
- Conceived and coordinated compliance solutions; performed ad hoc analysis supporting cost-reduction initiatives, leveraged SAS, SQL, and Cognos 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.

## TRIAD GUARANTY INSURANCE
**Assistant Vice President – Structured Bulk Transactions**          **July 2004 – January 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.
- Jointly 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 by 50%.

*– Early Career Notes –*

Triad Guaranty – Analyst – Structured Transactions, Risk Management
Triad Guaranty – Special Projects Coordinator/Business Analyst
GMAC Mortgage – Mortgage Loan Officer

*– Education/Professional Development –*

**Bootcamp & MOOC Courses**
Coder Foundry: Full-stack, immersive coding bootcamp focusing on ASP.Net and web technologies.
Thinkful.com: Frontend Web Development
DevU (f.k.a, LearnVisualStudio.Net): Application Architecture Fundamentals

**SAS Institute**
SAS Programming Essentials

**Mortgage Bankers Association School of Mortgage Banking**
Introduction to the Real Estate Finance Industry, Managing Profitability & Risk

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