**Xochitl Tinoco**

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**OBJECTIVE**

To put my newly acquired coding skills to use and start creating new and exciting applications. I want to start developing useful and engaging websites, ideally as part of a well-known and respected company.

**TECHNICAL SKILLS**

HTML

CSS

JAVASCRIPT

**EXPERIENCE**

**Recording Technician – Pierce County - Tacoma, WA**

**November 2019 – Present**

ESSENTIAL FUNCTIONS:

* Provide customer service in person, by telephone, and/or online for various public requests regarding recording documents and questions.
* Learn the legal application of the Revised Code of Washington (RCW), Washington Administrative Code (WAC), tax codes and other regulatory guidelines as they apply to the Recording division.
* Interpret and apply various regulations to determine the necessary documentation and assessed fee.
* Verify and ensure all documents comply with applicable rules and regulations before recording.
* Receive, price and process documents for recording, and excise tax.
* Compute and collect appropriate fees and/or taxes due.
* Enter data from legal documents into applicable database and verify documents for accuracy.
* Create and maintain indexes for public records in compliance with Washington State law.
* Apply routine accounting practices in balancing tax receipts, and other fees associated with cashiering.
* Maintain and control large amounts of cash. Balance cash drawer at the end of each day.
* Process, sort and examine incoming mail for compliance with statutes and fees.
* Distribute mail to appropriate sections.
* Notify appropriate personnel regarding changes in fees and/or taxes due.
* Initiate and respond to correspondence when needed.
* Ensure all documents are legibly scanned into applicable system.
* Other general office and clerical duties.

**Stay at home mom - May 2016 to November 2019**

Took some time off for Maternity leave to be at home with my newborn baby and my other children.

**Loan Officer Assistant - 1st Security Bank - Puyallup, WA**

**September 2014 to May 2016**

Provided administrative and customer service support to the loan officer in a very demanding and high-production environment to meet sales goals and closing dates. Duties included:

● Reviewing mortgage loan applications for completeness and accuracy, inputting into loan operating system and in some cases originating applications in the absence of the loan officer

● Pulling and reviewing credit reports to address any potential issues as soon as possible and pre-qualifying clients per loan officer requests

● Contacting clients to obtain any missing information and to keep them updated on the status of their loan

● Setting appointments and meeting with clients to obtain and review necessary documentation, sign necessary documents and disclosures

● Pricing and locking loans per loan officer requests

● Managing pipeline to ensure efficient file flow and processing in order to meet deadlines and closing dates

● Performed thorough file reviews and completed required checklists to ensure file completeness before submitting to processing

● Following up and clearing conditions set by underwriting

● Maintained and facilitated communication between loan officers, clients, real estate agents, branch staff, insurance agents and closing agents

● Other duties included filing, photocopying, scanning, answering phones and other general office duties

● Maintaining an active Mortgage Loan Originator license

**Stay at home mom - May 2013 to September 2014**

Took maternity leave/time off to care for my newborn baby

**Mortgage Loan Specialist II - OneMain Financial**

**Kent, WA - April 2007 to December 2012**

**Tacoma, WA - January 2013 to May 2013**

● Originate and process personal and mortgage loan applications, analyze credit reports, review customers overall financial profile to find best loan possible.

● Regularly review and manage open accounts to find ways to renew them and generate more business all while strengthening customer relationships.

● Licensed to sell credit insurance products to protect customers from unexpected life events and assist with submitting and following up on insurance claims.

● Licensed through the State of Washington as a Mortgage Loan Originator (MLO) and registered under the Nationwide Mortgage Licensing System (NMLS)

● Collect past due accounts by consulting with customers and reviewing their financial situation to offer solutions that meet their needs and also minimize company losses.

● Make daily outbound solicit calls to meet established goals and respond to customer service inquiries with the ability to turn a normal conversation into an application and ultimately a closed loan.

● Other duties include notarizing necessary documents, handling a cash drawer and working with insurance, mortgage and consumer credit counseling companies on behalf of mutual customers.

**Sales and Service Specialist - Bank of America - Kent, WA**

**July 2003 to April 2007**

● Responsible for processing banking transactions, balancing accuracy and customer referrals. At times it was necessary to give approvals on more complex transactions, coach and train new tellers.

● As a Personal Banker, I was responsible for opening new accounts and cross-selling appropriate products and services while displaying a genuine interest to create, maintain and deepen customer relationships.

● As Lobby Leader my duties were to meet, greet and direct incoming customers. I responded to customer inquiries and concerns and had to determine in which manner to handle each situation.

● This was a very fast-paced work environment with daily face to face customer interaction where the number one priority is customer satisfaction.

**Senior Teller Bank of America Santa Ana, CA December 2000 to July 2003**

● Performed general banking transactions such as cashing checks, making deposits, customer withdrawals, selling money orders and cashier’s checks, processing payments, etc.

● Made daily customer referrals to meet sales goals

● Had the ability to promptly review customers’ accounts to be able to cross-sell additional banking products

● Responsible for cash drawer, balancing accuracy and handling large sums of currency

● Delivered outstanding customer service in fast paced work environment

**Women's Dept. Sales Associate - Nordstrom Rack - Costa Mesa, CA**

**January 2000 to November 2000**

● Duties included keeping the women's dept. floor clean, racks neat and clothes in order. ● Also took special orders for customers and provided excellent customer service.

**Concessionist & Box Office Cashier - Edwards Theatres - Costa Mesa, CA**

**June 1999 to January 2000**

● Worked in a fast-paced environment selling tickets, food and snacks.

● Handled cash box and followed proper balancing procedures.

● I was also responsible for closing box office and making end of day reports.

**EDUCATION**

**Certified in Computerized Accounting**

InterCoast Colleges - Santa Ana, CA July 2003

**High School Diploma**

Saddleback High School - Santa Ana, CA 1995 to 1999

**HIGHLIGHTS OF QUALIFICATIONS**

● Bilingual in English and Spanish

● Organized and thorough

● Great reading, writing, communication and computer skills

● Strong analytical skills and a great eye for detail

● Ability to work alone or as a team

● Dependable and flexible

● Very strong work ethic

● Previously licensed as an MLO and able to obtain/reactivate license if required