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Michelle Huizi Jiang

A Responsible and organized person with knowledge in finance reporting and analysis, extensive experience in credit analysis and client communication; Fast learner and team player who believes in efficiency and integrity.

Education/organizations:

- Class 2012 BA at Michigan State University Eli Broad Business College with GPA 3.67/4.0
- Major in Finance, and specialization/minor in Entrepreneurship
- MSU Alumni Association and MSU Finance Association member

Course Works and Field of Study:

- Intermediate accounting principles focusing on General Accepted Accounting Principles (GAAP)
- Financial reporting concepts and procedures underlying the assets, liabilities, owners' equity, revenues, and expenses contained in financial statements.
- Advanced financial management of business firms using Capital budgeting, valuation, cash management, risk management, mergers and acquisitions.
- Management, decision-making and policy formulation for depository and non-depository financial institutions emphasizing commercial banking, credit unions and non-bank financial institutions
- Theoretical and empirical Security analysis and concepts of market efficiency; Pricing, trading strategies, hedging applications, and markets for forwards, futures, swaps, and options.

Work/ Internship Experiences and Job Duties:

Credit Analyst -----Austin First Mortgage, LLC / Randolph Brooks FCU

- Communicate with loan officer and borrower for complete and accurate loan application.
- Assist loan officer to disclose Good Faith Estimate and Truth in Lending; Making sure all RESPA documents are accurately organized, disclosed, and signed.
- Obtain verification of income, assets, signed disclosures and supporting documents before the complete file is ready to be underwritten
- Order flood certification, appraisal, title work and tax transcript
- Work with borrower and involved parties to clear conditions and obtain final approval. Complete checklists to avoid errors and ready for analyst to conduct final review.
- Scheduling closing, work with Title Company and attorney's office for final closing docs
- Answer phone calls regarding loan applications and financing options.

Skills and Other:

- Multitasked, ability to prioritize important tasks.
- Excellent communication skills, ability to demonstrate, negotiate, draft emails and letters.
- Good team player, also able to work independently.
- Pay attention to details
- Proficient in Microsoft office Suite, Calyx Point and financial calculators.
- Fluent Chinese(Mandarin) speaker
- US Permanent Residence; Reference available upon request