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Success Formula	Macro Vision + Instill Engagement and Accountability + Leadership by Example Drive Innovation + Capitalize Opportunities + Decision Making Assertiveness
Profile	Enthusiast, experienced professional in technological and financial industries. Vast knowledge in customer relations, sales management and personnel (human resource) relations. Excellent management and problem resolution skills. To continue pursuing professional growth within the Banking, Business Administration and Corporate Finance fields. I possess a strong desire / drive to contribute to the overall Growth / Success of a growing / established company and achieve this by utilizing a very specific skill set acquired thru the years within the Corporate Business and Banking Industry.
Experience	<p>Senior Advisor (Contractor), Softek Inc, San Juan, PR – 01/2011 - Present</p> <p>Key person in development (<u>PRNMS</u>) in an automated application that will give service to the entire banking industry (depository and non depository). This ambitious project is the first of its kind and/or working in Puerto Rico.</p> <ul style="list-style-type: none">✱ Management relation with MasterCard and others.✱ Improving the abilities and accomplishments of products and services, at the same time taking corrective steps towards the assertive resolution of highly complex and critical problems or unexpected situations, investigating and developing innovative solutions, stimulating the company's commitment to quality✱ Undertake strategic Industries projects that converge the business reengineering and information technologies. Among these are: Data warehousing, Business Intelligence, and Financial Services applications. <p>Vice-President, EuroBank, San Juan, PR – 09/2008 - 05/2010</p> <p>Managing day-to-day operations of the mortgage division. Consistently reduce cost and increased production volume with less personal and contributions to bottom line profits.</p> <p>Senior Vice-President, BBVA, San Juan, PR - 03/2005 - 09/2007</p> <p>Reported directly to institution Executive Vice-President in managing day-to-day operations of the mortgage division.</p> <ul style="list-style-type: none">✱ Directed the mortgage division with a \$3B portfolio: pricing strategies, new channel development, business pipelines, customer relations and compliance.✱ Led a team of 100+ associates. Consistently increased production volume and contributions to bottom line profits. Charged with full responsibility for hiring, training, motivating and managing sales, and support staff.

Vice-President – FirstBank, San Juan, PR - 07/1998 - 03/2005

Promoted from Assistant Vice-president to provide management direction of the mortgage banking division.

- ✳ Held full planning, staffing, financial, technology and operating management responsibility for back office, compliance, internal audit, training, property management, office systems and information systems.
- ✳ Instrumental in the conceptualization, creation, and development of FirstMortgage, the mortgage division of the institution

President – RL Mortgage Broker, San Juan, PR - 08/1994 - 06/1998

Built a successfully and profitability mortgage broker practice, providing service exclusively to social interest housing industry.

District Manager – RG Mortgage Corp, San Juan, PR - 08/1986 - 06/1993

Promoted through of increasingly responsible banking positions from Call Center to Account Executive to Processor to Closing Official to Manager and District Manager, earning the respect of executive management, peers and staff.

Education

University Metropolitana (UMET) – San Juan, PR - BBA Marketing

Skills

Demonstrate leadership based on Sales and Technical expertise, incorporating strategies of innovation, stimulating creativity, and establishing well-defined priorities to achieve competitive advantage for the company, interpreting and analyzing market intelligence to protect the business strategies and maintain the organization focused and on the right path.

- ✳ Highly trained and proficient in managing large and complex corporate relationships
- ✳ Extensive experience working in a team environment and highly detail oriented
- ✳ Bilingual in English and Spanish
- ✳ Self-Starter, resourceful, dedicated, organized and able to multi-task different projects
- ✳ Proficient with multiple computer software / operating systems (MS Office Suite)
- ✳ Highly experienced in supervising employees in a deadline driven environment
- ✳ Ability to prioritize work to accomplish maximum results in the workplace
- ✳ Knowledgeable / Experienced in complex credit products and structuring

Awards and Honors

- ✳ Graduated top of the class in BBVA Management School - Madrid, Spain - 2006
- ✳ M-Loaner Award - 2005
- ✳ MDA - Most Talent Outstanding youth Award - 2005
- ✳ President of Mortgage Loan Officer Association of PR - 2003
- ✳ Mortgage Industry Outstanding Youth Award - 2001
- ✳ Graduated - Effective Communication, DALE CARNEGIE, San Juan, PR - 1999

References

References Available Upon Request