

## SENIOR FINANCIAL ANALYST

### Professional Summary

#### Skills

#### Work History

Senior Financial Analyst , 01/2012 to Current

Company Name " City , State

- Manage the entire month end accounting close process related to accruals and reclass for the Mortgage Banking Technology line of business; build checks and balances into the accrual process.
- Create and maintain procedures and documentation for the monthly accrual process.
- Get business managers validate the most significant monthly expenses for their respective towers in an effort to better manage expenses.
- calculate accruals and prepare billing information for allocations Manage the MBT monthly forecast process and annual budget by creating detailed Tower budgets pertaining to Cap send and fixed Price and T&M that is reviewed and signed off upon by Technology directors and in line with overall goals of the Technology organization.
- Manage monthly beeline headcount costing process (T&M and Fixed Price) for consulting expenses to be used in the monthly forecast process as well as in the monthly accrual process.
- Manage the monthly direct expenses upload into Chase companywide corporate reporting system (CSPRA); built checks and balances around the data upload process to ensure direct expenses line items reconciliation between Mortgage Banking Technology repository and Chase companywide reporting system.
- Manage monthly expense reporting and analysis; prepare Technology Executive Management Reporting - built checks and balances to ensure that data that flow into the time series are complete and accurate to support the narrative which accompanies the Technology EMR deck.
- Create executive-level financial reporting package to support LOB business reviews; perform ad hoc financial analysis involving expense trends and business drivers Manage the weekly signing party process to ensure timely and relevant expenses management through deep thorough analysis of beeline items as well as software spend and Sow (Statement of work) spend.
- This helps the MBT finance clearly identify risks as well as opportunities to plan and put the Technology operation in a better position to capture those risks/Opportunities in the forecast process.
- Participate in creation of business cases and spending requests Assist with evaluation, reporting and control of Capital Expenditure projects Support Mortgage Banking Technology (MBT) on business case financial reviews and approvals.
- Manage third party Vendor details - actual spend vs.
- Budget / Forecast.
- Manage monthly capitalization process and accounting entries associated with it.
- Revamp and improve many business processes within MBT (Mortgage Banking Technology).
- 2012.

Senior Financial Analyst , 01/2001 to 01/2004

Company Name " City , State

- Responsible for managing all financial aspects of the IT finance of JPMorgan Chase.
- Main responsibilities involve: Assist nine programs management, DOCS project.
- Assist Chase Home Finance (CHF) Information Technology management in managing project cost.
- Work with senior management to complete the annual budget process by reviewing and providing suggestions to process and department managers.
- Prepare quarterly financial forecasts and presented recommendations based on analysis to senior management.
- Lead the preparation of the monthly reporting package to include variance analysis on budgets, balance sheet, cash flows and income statements.
- Assist in creating awareness and implementation of Home Lending policies and procedures Develop and present on capital request projects, which included the review and analysis of the business case as well as providing NPV and IRR analysis.
- Prepare various summaries submitted to JPMorgan Chase Home Finance steering committee.
- Research all costs for projects as requested, using system and reporting tools such as Project Accounting & Reporting (PAR), Finance Gate, Team Files, PC Fast, Document Direct and Others.
- Assists in standardizing reports, templates Liaison with Corporate Finance and Corporate Accounting departments on financial analysis and reporting issues Build and maintained local databases (using access) and other record keeping systems for projects data.
- Assist various Senior Vice Presidents, upon demand, with research, documentation and preparation of reports and presentation to CHF (Chase Home Finance) business clients and other groups.

Senior Financial Analyst , Company Name " City , State

- Responsible for day-to-day activities related to the update and maintenance of Huntington's mortgage hedging applications: daily update of pricing assumptions, perform complex analysis of financial markets, Complete complex analysis related to mark-to-market of Huntington's mortgage position.
- Oversee the on-going maintenance of the hedging and position reporting system and other required models Oversee the compilation of detailed reports and analysis for financial reporting Oversee the daily activities of less senior Financial Analysts Perform detailed analysis through the use of Access/SQL Databases.
- Assist in the monthly forecasting of Home Lending revenue and expense; responsible for the forecast of such segments as Servicing, Shared Support, and Consumer Lending.

- Perform monthly reporting for the Home Lending division with emphasis on detailed income and Expense statements for such segments as Servicing, Consumer Lending, Portfolio, Loan Default, Production, and Marketing; create other reports such as Balance Sheet, Margin Analysis, Rate Variance Analysis, and headcount analysis.
- Develop and maintain such model as Servicing profitability per loan, Secondary Marketing performance, Cost to Service loans, capitalized servicing, delinquency statistics, and retention analysis.
- Prepare monthly branch profitability reports.
- Responsible for developing and maintaining various business models such as expense management models for Servicing, Loan Default (REO), Consumer Lending and Shared Support; help executive management understand variances and underlying trends.
- Prepare month-end reporting "decks" for upper management review.
- Help identify any risks and/or opportunities within the forecast.
- Any Ad Hoc requests.
- Manage the entire month end accounting closing process for the servicing department: compile monthly mortgage date for the purpose of MSR (mortgage servicing rights) modeling and prepare summary analysis of the MSR results.
- Calculate and prepare monthly accounting entries related to the MSR asset.
- Maintain documentation of MSR (Mortgage Servicing Rights) related controls and processes.
- Prepare monthly MSR asset general ledger reconciliations.
- Manage annual budgets for such segments as Servicing, Shared Support, Mortgage Production, and Consumer Lending.
- 2009.

#### Divisional Financial Manager , Company Name “ City , State

- Manage the Central Division month end accounting closing process and work closely with regional accounting managers to streamline the closing process.
- Review locations P&L transactions for accuracy and completeness and prepare any correcting journal entries as required.\* Prepare analysis and write up journal entries for two companywide programs (the uniform leasing program and the sign program).
- Calculate monthly commissions for Directors of Business Development.
- Monitor and redirect the allocations of employees' salaries to terminated locations.
- Manage the evaluation, due diligence and integration processes for potential acquisitions.
- Partner with Corporate accounting to draft 10Q, 10K and similar SEC filings (Form 4, form 5 etc) while supporting GAAP research and SEC reporting; help coordinate activities associated with the D&T audit Manage the preparation of the Central Division annual budget in compliance with the company's format and schedules from information obtained from all regions.\* Consolidate information and ensure quality and consistency of data as well as explaining key variances.
- Manage the preparation of the Central Division quarterly forecast; performed same process as with the annual budget.
- Assist in performance management process, this entails monitoring and reporting of monthly actual results as compared to budget, forecast, and previous year; explained key variances in presentation format.
- Serve as the primary support resource for the division with respect to the budget/reforecast application (SRC).
- Provides ad hoc analytical support to all groups Senior Vice Presidents, COO and CFO.
- Prepare financial scorecard variance comments for steering committee and quarterly review meetings.
- Review the accuracy and completion of pro forma, return on investments (ROI), and memorandum of awareness (MOA) for new locations, existing location renewals, capital investments and acquisitions.
- Assists with evaluation, reporting and control of Capital Expenditure projects Coordinate and input the selection of locations for the quarterly Control Self Assessment program (Audit) within the Division.
- Assist in the preparation of the annual information package for the Board of Directors.
- Supervise and review the work of nine divisional Accountants and Financial Analysts.
- Report to CFO (Chief Financial Officer).

#### Education

BBA : Corporate Finance , The University of Toledo - City , State

GPA: National Deans' List Corporate Finance National Deans' List

BS : Accounting , The University of Paris Dauphine - City

GPA: Graduated with honors Accounting Graduated with honors

#### Accomplishments

- Career Summary Accomplished Professional with P&L responsibility in domestic and international Fortune 500 companies.
- Extensive experience and strength in financial management, financial reporting, internal auditing, management reporting, manufacturing mergers and acquisitions, organizational development, quality assurance, system development, and implementation.
- Record of re-aligning organizations to achieve better economics of scale, including management of turnarounds and shutdowns.
- Skilled in creating strategic plans and in leading high performance teams to exceed pre-set goals.
- Proven instincts to identify and solve unique business issues.
- Key Accomplishments Oversaw the general finance functions and supported the execution of a division's financial and strategic plans; the division generated more than 2 Billion dollars in revenue.
- Uncovered and proved embezzlement by a former Regional Accounting Manager, company recovered 300K.
- Redesigned Chart of Accounts and financial statements by preserving comparability to more adequately reflect the company's financial picture.
- Successfully managed international invoicing and leasing of equipments.

## Skills

Accounting, accruals, accrual, acquisitions, streamline, ADP payroll, Ad, AS/400, balance sheet, Banking, billing, budgets, Budget, business case, Business Development, business processes, CITRIX, closing, consulting, Corporate Finance, clients, Databases, documentation, drivers, due diligence, Essbase, Executive Management, senior management, Fast, Finance, Financial, financial analysis, financial analysis and reporting, financial reporting, forecasting, general ledger, GREAT PLAINS, Hyperion, Information Technology, investments, JD EDWARDS, managing, mark, market, Marketing, meetings, Access, Microsoft Access, MS Access, Microsoft Excel, MS Excel, MS Office Suite, PowerPoint, modeling, performance management, policies, pricing, processes, quality, record keeping, reporting, Research, SAP, SQL, statistics