**KATRINA HRAMOVICH**

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**QALIFICATION SUMMARY:**

·         Mathematically minded employee with focus on business results

·         Analytical, detail oriented, effective problem solver

·      Focus on data driven decision and impact on business

·      Management skills, presentation skills, ability to work under pressure in high-paced environment

·      Flexible and versatile with effective ability to work independently and as a team player

·      International background

**TECHNICAL SKILLS:**

Microsoft office skills:         Excel, Access, Word, PowerPoint, Outlook

Software:                             Salesforce, Callidus, Tableau, T-REX, Jira

Application:                            Bloomberg, JP Morgan Chase Insight, Wells Fargo CEO

Database:                           Oracle, MySQL

Programming:                       Python, Stata, SQL

**PROFESSIONAL EXPERIENCE:**

**2/2018-present Bond Reporting Analyst, Pace Funding Group, Los Gatos, CA**

* Prepare spreadsheets each week for a bond issuance.
* Create bond documents: supplemental Indenture, closing Instructions, bonds.
* Prepare loan tapes for securitization.
* Communicate with auditors and rating agencies.
* Prepare loan draw requests, Bond Draw requests, calculate the total outstanding principal amount, and interest acquired information.
* Perform ACH and wire transfers.
* Calculate pay off requests.
* Prepare data, upload data for assessment consultant and analyze it.
* Prepare price yield and cash flow projection reports for UHY from T-Rex analytical platform (future cash flow paid model for cash payments, future cash flow received model from the assets, future cash flow received model per individual PACE asset investment).
* Prepare PFG-Rosemawr request for purchase document, distribution notice document for bond sales.
* Update securitization loan tapes with first prepayment date, current bond amounts using updated prepayment information.
* Complete municipal data reports as directed by the Government Affairs Manager.
* Provide customer service support as needed.
* Testing software feature releases.

**1/2016-1/2018**        **Associate, Econ One Research/Vega Economics, Berkeley, CA**

·         Researched, collected and analyzed economic, financial, and business issues.

·         Prepared slides in PowerPoint for presentations.

·         Performed independent data/statistical analysis.

·      Reviewed high-volume data to identify issues with data quality.

·      Analyzed the risk of default and prepay for mortgage loans.

·         Renamed and revalued banks’ loan tapes to identified baseline risk from loan characteristics.

·         Performed and updated due diligence results to evaluate loan characteristics.

·         Analyzed prospectus supplements to estimate maximum disclosed risk.

·         Wrote Stata code to format and clean up collected data.

·         Reviewed risk scenarios and residential mortgage-backed securities model risk results.

·         Managed team of 10 people to collect data from prospectus supplements, due diligence results and banks’ loan tapes.

·         Prepared reports, exhibits, and appendixes.

·         Researched, collected, and downloaded data from Bloomberg.

**11/2014 - 5/2015**      **Treasury Analyst, Starwood Capital Group, Greenwich, CT**

·     Calculated daily cash position to ensure sufficient funding for payments.

·     Reviewed and analyzed online banking transactions to determine fraud activity.

·     Update authorized signatories, coordinating with our international banking partners.

·     Coordinated and initiated wire transfer requests and FX (foreign exchange) trades. Act as a Liaison with accounts payable, fund accounts, management accountants and business requestors to ensure that funds are dispersed accurately and timely.

·      Assisted customers with filing police identity theft reporting.

·         Ensured that wire request followed proper business authorizations per the treasury policy and procedures manual.

·         Provided oversight and composition of daily wire proper as they are presented for approval and release.

·      Respond to customer inquiries and coordinate documentation required with tax and legal.

·         Identified and provided timely confirmation of transactions via bank, reporting downloads to associates in treasury, accounting departments and business requestors. This includes both incoming and treasury initiated outgoing wires.

**EDUCATION AND TRAINING:**

MS in Natural Science specializing in Mathematics with major in Statistics and Probability Theory, Gomel State University, Gomel, Belarus

BS in Economics and Business Management, Gomel State University, Belarus

Software Quality Assurance, Portnov Computer School, Los Altos, CA

Python, UCSC Silicon Valley Extension, Santa Clara, CA

8 Award certificates in Mathematics and Physics Olympiads.

Languages: English, Russian, Belarusian