‍‍Miguel Serrano Avila

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Objective

To obtain a supervisory / administrative position in Financial or Banking business where I can utilize my skills. I have 15 years of experience in banking and finance: These roles include sales, customer services, branch management, mortgages (residential) administration, bankruptcy, collections, promotional campaigns and social media opportunities in relation to products and services.

* Experience and knowledge of business development practices through Banking. Customer Service, Collections, and Strategic development of clients
* Mortgage Originating / Residential Lending, Collection, Bankruptcy solutions for clients
* Accounting Irregularities and Risk Management and Assessment

Skills & Abilities

* Fluent in Spanish, permitting enhancing marketing of bank products and services to a broader range of currents and potential customers while assisting them in document preparation, account servicing, and problem solving.
* Proficient in Microsoft applications including: Word, Excel and Windows 2000 /XP /Vista Operating Systems.
* Mortgage industry experience
* Computer Data Reports
* Core Strengths in conflict resolution, problem solving, team strategizing, client relations, relationships and rapport building, communication skills, marketing propositions.
* Understanding of Paid Media Ads, SEO, Social Media and Web Development.

Experience

bank of the west MANAGED SERVICES—STEELCASE financial service inc. 2017 - Current

* Administration of Steelcase Financial Services customer accounts
* In charge of reconciling dispositions
* Responds to and investigates customer inquiries, concerns and issues via phone, fax, mail, e-mail in a timely and courteous manner
* Supervised and effectively manage Steelcase contracts.
* Lead contact for Steelcase customer financing, including reconciling all discrepancies
* Month end duties include dollar buyouts, manage unapplied suspense account, investigate to distribute to contract for balancing
* Daily account activity, managed ACH receivables payments
* Resolve and research accounts billing issues and complaints in a timely professional manner

Wells fargo home mortgage- home Mortgage consultant, va specialist  2016 -2017

* Develop strategic business liaison; attracting more mortgage customers; and expeditiously completing mortgage loan processing and closing.
* Analyzing details financial and credit data, matching customer needs with an appropriate loan program and level of risk.
* Understanding real estate appraisals, title reports, and real estate transactions.
* Understanding customer credit decision, knowledgeable to read credit reports with high and low risk following mortgages guidelines.
* SAFE certified to provide job duties which may include the offering and negotiating of terms and taking applications for a dwelling secured transaction.
* Submitting customer’s application, quote the rate and points, and complete follow-up activities with the registration lock-in.

sTERLING bANK & tRUST - Branch Manager, Mortgage Loan Officer & Business BANKING 2010 -2013

* Increase mortgage loan portfolio of the bank, by developing strategic business liaison; attracting more mortgage customers; and expeditiously completing mortgage loan processing and closing.
* Managed a highly successful bank branch demonstrating skills of a leader, supervising staff, a multitasker, a problem-solver and a goal oriented professional.
* Successfully managed the day-to-day administrative operations of high-volume branch as demonstrated by the perfect scores on internal audits.
* Supervised branch staff including their daily activities, performance reviews and professional development. Designed and monitored employee training related to the bank policies, and relevant law and regulations. Led and motivated staff to meet goals.
* Oversaw daily transactions, audits to ensure compliance with bank and regulatory requirements.

WELLS FARGO BANK - bUSINESS BANKING CONSULTANT 2002 - 2009

* Provided effective custom financial solutions for business customers.
* Developed and trained associates in effective consumer banking services
* Managed branch as a manager’s backup frequently and assisted in daily banking operations.
* Proven track record of meeting and exceeding all sales goals by cross-selling new products and services through superior product knowledge and consistent follow-up on bank referrals.

Education

Fullerton College, Fullerton, CA Course work in Architecture and Design

Professional Organizations

* Kids’ Chance of Arizona Advisory Board Volunteer
* Meetups Phoenix; a local non-profit organization which bring young professionals together to discuss /refer business opportunities in the community.