

Quentin Mingo
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OBJECTIVE

To secure a position with a well established organization with a stable environment that will lead to a lasting relationship in the industry.

EXPERIENCE

Credit Specialist - Government

Citibank, Ann Arbor, MI
11/2012 to 04/2013

Assist the Government Mortgage Loan Department in the processing and preparation of loan documents, Title Orders, appraisals, FHA Case #s and the maintenance of records. Assist in the activity of quality control. Order required documents and services, process, prepare and coordinate follow-up for any of the originators as assigned. Key in loan information, order required documents and services, process and disburse real estate loans as directed by loan officers and the Mortgage Loan Coordinators. Assist in running reports as directed by any of the previously mentioned employees.

Independent Investment Advisor

AIP Alliance, Southfield, MI
10/2008 to 04/2013

Offer various types of insurance policies for businesses and individuals on behalf of insurance companies. Obtain information about prospective clients financial resources and needs. Seek out new clients and develop business partnerships. Perform administrative tasks. Utilize dialer and customer management tools to enhance selling process and maintain customer base. Develop marketing strategies to stay competitive in the industry.

Financial Advisor

Merrill Lynch, Detroit, MI
06/2008 to 09/2008

Interviewed clients to determine current income, financial objectives and other needs to develop financial plan. Determined strategies to meet financial objectives. Reviewed client accounts to determine if changes were needed due to economic or financial circumstances. Participated in ongoing training.

Financial Advisor

Edward Jones, Southfield, MI
10/2006 to 04/2007

Met with clients to assess their financial needs. Advised clients on financial plans. Presented products and services available, that best met their financial needs. Maximized client wealth by proper asset allocation. Reviewed client portfolios. Provided ongoing consultation and support. Participated in ongoing training.

Credit Analyst

H&R Block Financial Advisors, Detroit, MI
11/2003 to 10/2006

Mitigated risk associated with clients who purchased stocks and equities on margin for accounts ranging from \$25,000 to \$2,000,000. Set-up agreement terms regarding collateral in credit systems for ongoing compliance monitoring. Monitored collateral daily and identified non-compliant scenarios. Confirmed the accuracy and escalated to Credit and Bankers for resolution plan and date determination. Validate and issue margin calls to Financial Advisors. Track and Assist in resolving margin calls. Monitored exposure and other risks in the portfolio

Credit Specialist III

Comerica Bank, Detroit, MI
10/2000 to 11/2003

Assisted with the underwriting process for commercial borrowers seeking \$50,000,000 to \$250,000,000 lines of credit as well as review of existing relationships. Performed loan covenant tracking, statement tracking and credit reviews. Assisted the lenders and credit analysts in the preparation of financial statement spreading, loan covenants, collateral and cash flow analysis.

EDUCATION & TRAINING

B.B.A, Accounting, Western Michigan University, Kalamazoo, MI, 5 year(s)

CERTIFICATES & LICENSES

Series 63, MI

Life, Health and Annuity Insurance , MI