

Ashley Garcia

Loan Officer

Recent finance graduate and newly licensed MLO targeting a junior loan officer seat at a retail or credit union shop. Spent the last year as a personal banker handling consumer loan applications and learning underwriting basics. NMLS #2384xxx, passed SAFE exam on first attempt.

EDUCATION

Bachelor of Science in Finance,
The Ohio State University, Fisher
College of Business, 2023

Minor in Real Estate, The Ohio
State University, 2023

NMLS Mortgage Loan Originator
License #2384xxx (Ohio), 2024

SAFE Mortgage Loan Originator
Test, Passed first attempt, 2024

Relevant coursework: Real Estate
Finance, Money and Banking,
Financial Institutions, Consumer
Credit Analysis

PROFESSIONAL EXPERIENCE

Personal Banker II | Buckeye Community Credit Union, Columbus, OH,
2023 – Present

- Took 12 to 18 consumer loan applications per week for auto, personal, and HELOC products
- Cross-sold home equity lines to existing members, opened 34 HELOC applications in 2024 with \$2.1M in committed credit
- Pre-screened mortgage leads and warm-handed them to the branch's senior LO, contributed to 9 closed first-mortgage referrals
- Studied for and passed the 20-hour SAFE national exam plus Ohio state component while working full time

Teller, then Lead Teller | Buckeye Community Credit Union, Columbus, OH,
2022 – 2023

- Promoted to lead teller after eight months based on member satisfaction scores and cash-handling accuracy
- Identified members eligible for loan consolidations and routed 40-plus referrals to the lending team
- Trained three new tellers on BSA and CIP procedures

KEY SKILLS

- Consumer loan origination (auto, personal, HELOC)
- Mortgage pre-qualification and lead intake
- TRID, RESPA, and Regulation Z basics
- Loan application review and documentation collection
- Credit report and FICO score interpretation

- Debt-to-income and loan-to-value calculations
- Encompass and Symitar core banking systems
- BSA, AML, and CIP compliance procedures
- Cross-selling and member referral generation
- Microsoft Excel for amortization and payment scenarios
- Customer relationship building and pipeline follow-up
- Bilingual member service (conversational Spanish)