

ANTONIO JESUS GARCIA Y HIDALGO

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FINANCIAL ANALYST • LOANS MANAGER PORTFOLIO MANAGER • EQUITY TRADE MANAGER

- ◆ Strong background in securities industry (futures options / mutual funds), mortgage banking, residential lending, economics, market data analysis, industry trends, financial reporting, assessing investment risk.
 - ◆ Experienced manager.
 - ◆ Highly motivated. Excellent communication and customer relations skills.
 - ◆ Perform effectively under pressure with initiative and independent judgment.
 - ◆ In-depth understanding of **Latin American** community economies in the U.S. Fluent in written and verbal **Spanish**.
 - ◆ Currently **completing MBA in Finance**. Willing to relocate for advancement.
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EDUCATION

MBA, Finance ✧ GPA 3.7

Lake Forest Graduate School of Management ✧ Chicago, IL ✧ Anticipated Aug-Sep 2004

BA, Psychology and Business

University of Nebraska at Omaha ✧ Omaha, NE ✧ May 1999

PROFESSIONAL EXPERIENCE

ALTERNATIVE LENDING SPECIALIST

OCT 2003 – PRESENT

MULTINATIONAL BANK HOME MORTGAGE ✧ CHICAGO, IL

Serving home buyers with credit limitations / home builders / realtors with sub-prime mortgage loans and financial services.

Originate conforming, non-conforming and sub-prime residential mortgage loans. Supervise one direct report. Analyze applicant financial status, credit, and property evaluations. Review potential loan markets to develop prospects for loans.

- ◆ Increase exposure of Wells Fargo Home Mortgage Products to the Greater Chicago **Hispanic community**.
- ◆ Maintain a **strong base of referrals** for non-conforming loans through effective marketing and relationships with real estate agents, builders, past customers, and other mortgage lenders.

HOME MORTGAGE ADVISOR

JUN 2001 – OCT 2003

DOMESTIC HAPPINESS FOR EVERYONE MORTGAGE COMPANY ✧ CHICAGO, IL

Residential mortgage loans for realtors, and for existing and new construction properties.

Originated mortgage loans for existing and new construction properties. Supervise three direct reports. Evaluated new loan applications to meet Freddie Mac, Fannie Mae, FHA and VA guidelines.

- ◆ Analyzed monthly operating statements and annual audits of loan recipients / prospects. Reviewed current and forecast revenues, current and future debts / expenditures, and debt coverage calculations. Analyzed relevant accounting data, legal documents, contracts, proposals and other records and documents to complete each financial credit analysis.
- ◆ Attained a **77% market share** of mortgage loans originated for home builder partners.
- ◆ Closed a volume of **\$22 million** in a **52-week** period.
- ◆ Maintained a high level of customer service. Communicated with applicants when needed additional data.
- ◆ *Home builder clients included:* Rutland Homes, Lennar, Miranda Homes and U.S. Home.

INSTITUTIONAL EQUITY TRADER
MAGNANIMOSITY TRADING COMPANY ✧ OMAHA, NE

SEP 1999 – JUN 2001
(RELOCATED)

Buyside research and equity trades / institutional investment services / capital markets. Affiliated with Magnanimosity Information Systems (below); recently acquired by General Properties and Trading Systems, Inc.

Analyzed U.S. and industry market conditions / sector volatility / technical charts to perform the most suitable stock price levels for securities for institutional clients. Bought and sold securities; executed equity trades and options for institutional clients via NYSE floor brokers, regional exchanges, and electronic trading. Instructed institutional clients in the use of charts, technical analysis, fundamental analysis, and Magnanimosity® Software Stations.

- ◆ Traded an **average daily volume of 1.5 million shares** in the **New York Stock Exchange**.
- ◆ Transmitted daily indications of interest to **1000+ firms** to increase order flow and liquidity with the use of an online order management system.
- ◆ *Sample clients:* Fidelity Investments, Franklin Templeton, TRowe Price, Janus Funds, Dresdner RCM, INVESCO, and Wellington Management.

ACCOUNT EXECUTIVE
MAGNANIMOSITY INFORMATION SYSTEMS ✧ OMAHA, NE

APR 1999 – SEP 1999

Real time stock market information – trading platforms, market quotes, options and future data and tech support – for US banks, international banks and other financial institutions. Affiliated with Magnanimosity Trading Company (above), recently acquired by General Properties and Trading Systems, Inc.

Initiated, contracted and managed institutional accounts. Identified technical and usability requirements of customers for use of trading platforms and other Magnanimosity® software products. Worked with technical staff and program / project managers to ensure that requirements were addressed. Maintained working relationships with clients to ensure increased satisfaction.

LICENSURE

Registered Representative NASD Series 7 and Series 63

COMPUTER SKILLS

Excel, PowerPoint, Word, Outlook
 Lotus Notes
 EasyFix, Bloomberg, Triad, Magnanimosity Software, LP, DU
 Order Management / Order Entry Systems
 Operations and Project Management Software

AFFILIATIONS

National Society for Hispanic Professionals
 National Society for Hispanic MBAs
 Primerica / Citigroup Financial Advisor
 Knights of Columbus
 St. Ignatius School Board