

JOAN VILLARAZA

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308 Osorio Street, Tondo, Manila

Loan Specialist with 4-year experience in the lending industry, very trustworthy and a great multi-tasker.

Professional Experience

Easycash Lending Company, Inc. - 8th Floor Times Plaza Building, UN Avenue, Ermita, Manila

Sep 2018 - Present

Loan Servicing Specialist

- Evaluate loan applications and perform eligibility criteria assessment to review client's qualifications for loan.
- Check authenticity and validation of loan requirements, perform KYC (know-your-customer) functions and carry out due diligence in performing the credit underwriting.
- Facilitate documentation and analysis of client's credit bureau scores.
- Create manual reports to document client's credit worthiness and identify additional requirements and securities to mitigate risks.
- Recommend specific loan amount and/or adjustment upon prudent assessment of client's profile to Credit Risk Manager.
- Encode approved loans and other essential information on company database as needed.
- Conduct industry analysis and benchmarking.
- Provide detailed post-loan review, analytical and monitoring support in portfolio management.
- Accomplish company goals by completing related results as needed.
- Maintain customer confidence by keeping loan information confidential.
- Perform other related duties as assigned.
- Safeguard and uphold the interest of the company at all times.

Credit Access Philippines Financing Company, Inc. - One San Miguel Avenue Condominium corner Shaw Blvd., Brgy. San Antonio, Ortigas, Pasig City

May 2017 - Jul 2018

CPD Analyst / KYC

- Processed loan applications.
- Checked the completeness and accuracy of all documents upon application.
- Monitored if client's application has been disbursed.
- Notifies client for the incomplete requirements/documents.
- Maintain customer confidence by keeping loan information confidential.
- Evaluated loan application according to company guidelines.

Education

Universidad De Manila - Manila

Jun 2013 - Apr 2017

Bachelor Degree in Business Administration in Entrepreneurship

Skills, Achievements & Other Experience

- **Seminars Attended** (2016): How to Start a Business and BMBE Law
- **Seminars Attended** (2016): Legal Aspects of Online Business
- **Seminars Attended** (2017): How to Invest the Rights Franchise
- **Hard Skills:** Microsoft Office Proficient, Mambu System, Google Drive, Google Mail. Lazada Paylater, SnapLoan.
- **Soft Skills:** Adaptable, Prioritize Tasks, Able to operate under pressure, Loyal and Efficient.