



MICHAEL BASUEL FERNANDEZ

Provincial / Permanent Address:
#277 National Highway, San Alejandro,
Sta. Maria, Pangasinan

City Address (rent only):
701 Aprt., 7th cor 6th Street,
Golden Gate Subdivision,
Las Piñas City, MM

Cellphone Nos.: 0922-876-9776 / 09171101571
Email Add: mfernandez_1129@yahoo.com.ph

PROFILE

A licensed real estate appraiser/valuer, real estate broker, and a civil engineering graduate with experienced in the field of real estate property appraisal & brokerage, civil works/building construction, mortgage registration, handled sales/marketing on Home & Auto Loans, appraisal reviewer on various bank's secured credit lending products including credit investigations (Consumer/Retail/Housing Loan Accounts, RMU/Collection Accounts, Foreclosed Assets, Commercial/Business and Corporate Accounts).

WORK EXPERIENCED

August 1, 2022 up to PRESENT	CLUSTER HEAD for Cluster D / SAM Property Appraisal Department (PAD 2) CREDIT MANAGEMENT GROUP (CMG)
May 2019 up to July 31, 2022	CLUSTER HEAD for Cluster B / SAM Property Appraisal Department (PAD 1) CREDIT MANAGEMENT GROUP (CMG)
April 2017 to April 2019	TEAM HEAD / SAM Property Appraisal Department (PAD)
Aug. 2015 to April 2017	CENTER HEAD / SAM Consumer Banking Group (CBG) CHINA BANKING CORPORATION Paseo de Roxas corner Villar Street, Makati City
March 2014 to August 2015	Sr. Appraiser / Real Estate Appraiser (REA) Assistant Manager (AM) Appraisal Department, Consumer Lending Cluster EASTWEST BANK 2/F EastWest Bank, AB Fernandez Avenue, Dagupan Business Center, Dagupan City, Pangasinan
July 2006 to March 2014	VALUER / Real Estate Appraiser (REA) Jr. Assistant Manager 1 (JAM 1) Secured Credit Acceptance Unit / Appraisal Consumer Lending Group (CLG) BDO UNIVERSAL BANK 4th Flr. Rudel Bldg, Perez Blvd. cor. Guilig Street, PBC Dagupan, Dagupan City, Pangasinan

March 2006 to July 2006

VALUATION MANAGER
BINSWANGER PHILIPPINES, INC.
Makati Avenue cor. Paseo de Roxas, Makati City

May 2003 to February 2006
September 2000 to April 2003

ASSISTANT MANAGER (for Appraisal Operations); &
Junior Appraiser
VITALE' VALUATION SERVICES, INC.
878 Tolentino cor. España, Sampaloc, Manila

July 1999 to Aug 2000

FIELD ENGINEER
WHITE HORSE Trading Dev't & Const., Inc.
Wack-Wack Twin Tower, Mandaluyong City

PROFESSIONAL ELIGIBILITY

LICENSED REAL ESTATE APPRAISER (REA)

November 2005

PRC Registration No. 0003651

LICENSED REAL ESTATE BROKER (REB)

May 2005

DTI Licensed No. 18648 (N)

EDUCATIONAL ATTAINMENT

BS Civil Engineering

Pangasinan State University (PSU)

1994 to 1999

College of Engineering and Architecture
Urdaneta Campus, Urdaneta City, Pangasinan

PERSONAL DATA

Date of Birth : November 29, 1977
Place of Birth : Eguia, Dasol, Pangasinan
Permanent Address : National Highway, San Alejandro, Sta. Maria, Pangasinan
Civil Status : Married
Age : 44 years old
Religion : Jehovah's Witnesses
Citizenship : Filipino
Language/Dialect : English, Filipino, Ilocano
Wife : Engr. Marilou M. Fernandez,
Masters of Eng'g (ME),
Chairman, ME Dept.
Children : Migs Christian M. Fernandez, 15 years old
Margaux Angel M. Fernandez, 9 year old
Father : M/Sgt. Celso L. Fernandez (Retired)
Mother : Rebecca B. Fernandez (Housewife)

REFERENCES

Engr. ANGELITO CRUZ

Jr. Asst. Manager 2
Consumer Lending Group

BANCO DE ORO UNI. BANK

CP Nos. 09338648674 / 09159596321

Engr. ALBERT RAMIREZ

Licensed Appraiser/Broker/Licensed ME

Ramirez Realty Appraisal Services

Tel. No. 02-8348-2209

CP Nos. 09474729283 / 09228557083

NOTE: For CHINA BANK OFFICERS as references, per request.