
Consumer Loan Officer Resume

Job Objective

Seeking employment as a Consumer Loan Officer in a position with an established organization.

Highlights of Qualifications:

- Solid experience in underwriting, coding and prospecting
 - Outstanding knowledge of lending regulations
 - Excellent knowledge of banking products and cross selling
 - Highly level of organizational and communication skills
 - Ability to work independently in result oriented setting
 - Ability to work in a fast-paced environment
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Professional Experience:

Consumer Loan Officer
Horizon Bank, Southfield, MI
August 2005 – Present

- Carried out processing of loan applications through proper procedures
- Performed investigation to obtain financial status of the applicant
- Solicited lending businesses and cross- selling through various modes.
- Achieved pre-scheduled targets for loan selling.
- Ensured maximum repayment of sanctioned loans with minimum loss.
- Provided on-the job training to newly recruited staff regarding company rules and procedures.

Consumer Loan Officer
TCT Federal Credit Union, Southfield, MI
May 2000 – July 2005

- Approved loans within the approved limits as a consumer loan officer.
 - Forwarded loan applications beyond approved limits to superior officer for approval.
 - Analyzed applicants' economic status and property details prior to support loan approval.
 - Advertised various loan products and services to prospective clients through various modes.
 - Gathered credit histories, financial statements and other relevant information to support loan approval.
 - Constantly analyzed and updated loan files.
 - Carried out survey and research of various markets to identify markets potentiality regarding company's business.
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Education:

Bachelor's Degree in Finance
Ventura College, Ventura, CA

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