

BENJAMIN PLAIZIER

Bountiful, UT 84010

Email: bplazier@msn.com

ANALYST BUSINESS | DATA | FINANCIAL

Accomplished, versatile business professional with extensive experience in implementing programs to effectively facilitate business operations and meeting business goals. Highly skilled loan professional with expertise in originating, analyzing and administrating the full scope of mortgage and construction loans. Detail-oriented with excellent abilities in data mining, data organization and data analysis. Capable of transitioning exceptional administrative, sales and analytical skills to multiple industries. Well organized, fast-learner capable of multi-tasking simultaneous projects in fast paced environments. Diligent problem-solver with excellent communication, interpersonal, efficiency, and organization skills.

AREAS OF EXPERTISE

- Loan Processing
- **Data Analysis**
- Construction Loans
- Sales Presentations
- Feasibility Analysis
- Executive Administration
- Mortgage Lending
- Financial Analysis
- **Risk Analysis/Mitigation**
- **Project Management**
- Compliance
- **Relationship Management**
- Marketing & Sales
- **Customer Service**

PROFESSIONAL EXPERIENCE

DATC, Kaysville UT

1/2016-Present

Information Technology Student

Enrolled as a student in the Information Technology Program.

ZIONS BANK, Centerville, UT

Mortgage & Construction Loan Officer

3/2005 – 12/2015

Originate mortgage and construction loans for clients and manage the overall loan process to ensure timely funding.

- Determine borrower's needs, capacity, and expectations, then provide consultation on appropriate products to achieve their goals.
- Analyze construction loan cost break downs and contracts, and develop loan credit presentations to present strengths/weaknesses of the construction loan to underwriter.
- **Perform feasibility analysis, scope projects, prioritize deliverables, and recommend alternative solutions and strategies pertaining to loan decisions.**
- Manage progress of loans to ensure they are on budget and to support the client with any difficulties.
- Build and maintain strong relationships with borrowers, outside customers and other branches to facilitate business development and satisfied customers.
- Market Real Estate Agents and home builders through cold-calls, follow-up on warm leads, conduct one-on-one meetings with personal contacts, and present in Realtor group meetings.
- Work closely with the Federal Home Loan Bank of Seattle to originate HomeStart Grants.

Key Accomplishment:

- Successfully manage complete and compliant loan packages from origination to processing.

EQUITY ONE, INC., Murray, UT

Loan Officer

8/2004 – 3/2005

DELTA FINANCIAL GROUP, Midvale, UT

Mortgage Broker

9/2003 – 7/2004

Generated business and revenue growth by developing productive customer relationships resulting in mortgage and real estate loan originations.

- Provided customers with detailed information regarding the loan process, expectations, credit evaluations and other information required to help the borrower feel confident in the decision to procure a loan.

- Examined residential loan documentation for accuracy, completeness, and compliance with appropriate company and secondary-market investor program standards, including FHA and VA.
- Utilized knowledge of and updates regarding Freddie Mac, Fannie Mae, and conventional loans.
- Evaluated credit decisions for accuracy based on established risk parameters and in accordance with policy, program, and product guidelines.
- Provided feedback to business partners, as appropriate.
- Examined lending instruments such as conventional, government-backed, and home equity.
- Assist with fraud detection and prevention.
- Verified income calculations, debt to income ratio, coding, and decision accuracy.
- Maintained objectivity when balancing risks.
- Managed and assigned tasks to Mortgage Loan Processor.

EDUCATION & CERTIFICATION

Davis Applied Technology College, 2016-Present
Student -- Kaysville, UT

Bachelor of Science Degree, 2004
Weber State University, Ogden, UT

Registered with the NMLS Federal Registry

COMPUTER SKILLS

Microsoft Word, Excel, PowerPoint, Outlook, CLCS,
HTML, CSS, CompTIA Strata certified,
MTA Networking Fundamentals Certification