

Luz Fabiola Panqueva
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OBJECTIVE

To obtain a position with a company where I can apply my experience and detail-oriented skills and become an active member of a professional team.

PROFESSIONAL EXPERIENCE

Vistas Home Loans LLC. Miami, FL
Assistant Mortgage Consultant 05/06 to 08/07

- Shopped potential loan scenario with different lenders in order to find best product available for the client.
- Filled out mortgage application (1003-1008), disclosures, and gathered all information needed from the client before sending it to processing.
- Established a good working relationship with the clients.
- Ordered miscellaneous information to submit file. Title, Insurance, Verifications (VOM, VOE, VOR, VOD, Appraisal).
- Gathered the necessary documentation and information required to meet conditions given by the lender in order to fund the loan.
- Verified that the information on the final HUD is correct.
- Attended closings in order to service the Borrower with any questions or situations that may arise at the time of closing.

Florida Brokers Int'l Realty Miami, FL
Sales Support, Contract & Accounting Coordinator 06/05 to 02/06

- Responsible for all Accounting functions and liaised with sales staff in providing support.
- Created reports as well as revenue and expense entries in QuickBooks.
- Utilized Microsoft Excel extensively for the tracking of commission A/R and A/P.
- Created multiple databases (i.e., for clients, agents, banks, listings, developers, sales data).
- Assisted the office manager in the preparation of forms including but not limited to: IRS, ISS (UCT-6/ 401 forms), liquidation of commissions, 1099 and expenses.
- Responsible for following-up the full cycle of the purchase/sale contract procedures as support to agents and clients. (Assisted in the preparation of "Broker Agreements", Broker Registration, Letters of Intent, Reservation Agreements).
- Provided sales and administrative support with listing correspondence, broker/reservation agreements, resale analysis, charts, tables, contracts, affidavits, emails and fax, etc.

Presto Dry Cleaners Miami, FL
Store Manager 02/00 to 06/05

- Supervised day-to-day operations of dry cleaning facility.
- Managed daily inventory and performed quality control.
- Trained new employees on automated systems, proprietary software, sales strategies as well as soft-skills and client service delivery.

Diseños y Estampados Ferraro, Ltda. Bogotá, Colombia
Systems Support Analyst 03/97 to 8/99

- Designed, developed and implemented computer software applications.
- Responsible of system support management of UNIX (SCO), COBOL, (FOXBASE, LIRIX).

EDUCATION

C.I.D.E. Bogotá, Colombia BA in Programming and System Administration (1989)
Miami Dade Community College ESOL Courses (Present)

SKILLS

Proficient in MS Word, Excel, PowerPoint, QuickBooks, Encompass Software, COBOL, UNIX and MLX.

REFERENCES

Available upon request.