



PROFESSIONAL SUMMARY

Highly reliable and focused Banking Professional with an exceptional client service record and extraordinary depth of loan and credit knowledge. With over 20+ years in experience in the banking industry. I possess the ability to explain complex financial management concepts to a wide variety of professionals and non-professional audiences.

CONTACT

PHONE:
5132373616

EMAIL:
Portia.d.davis@gmail.com

HOBBIES

Singing
Fishing
Coaching
Volleyball

PORTIA D. DAVIS

Mortgage Community Development Loan Officer

EDUCATION

University of Cincinnati

Bachelor's Degree - Interdisciplinary studies
Graduate Fall of 2024

Fairfield Senior High School

High School Diploma
May 1997

WORK EXPERIENCE

First Financial Bank – Cincinnati, OH

Mortgage Community Development Officer – Jan 2019 to Present

- Mortgage Loan Originations sales for CRA loans
- Assisted an assigned geographic region and market segment for Low to Moderate Income Areas
- Established and maintain relations with various Community Development agencies and non-profits.
- Maintained a personal pipeline of Retail Mortgage Loans
- Mortgage Loan Originations sales for CRA loans
- Assisted an assigned geographic region and market segment for Low to Moderate Income Areas
- Established and maintain relations with various Community Development agencies and non-profits.
- Maintained a personal pipeline of Retail Mortgage Loans
- Mortgage Loan Originations sales for CRA loans
- Assisted an assigned geographic region and market segment for Low to Moderate Income Areas
- Established and maintain relations with various Community Development agencies and non-profits.
- Maintained a personal pipeline of Retail Mortgage Loans

Citizens Bank – Cincinnati, OH

Consumer Lending Loan Officer – Sept 2017 to Jan 2019

- Mortgage Loan Originations sales for CRA loans
- Assisted an assigned geographic region and market segment for Low to Moderate Income Areas

- Established and maintain relations with various Community Development agencies and non-profits.
- Maintained a personal pipeline of Retail Mortgage Loans

Mortgage Closer 2 - Jan 2016 to Sept 2017

- Reviews Closing Disclosures/HUDS/Good Faith Estimates
- Reviews Mortgage, Credit Cards and Home Equity Statements
- Reviews Title Fees
- Manage Loan Pipeline
- Send Settlement Agent Worksheets
- Inputs borrowers' information
- Send Closed Loans to Post Closing
- Interacts with Loan Processors, Settlement Agents & Underwriters
- Order Payoffs & Verification of Employments

US Bank - Cincinnati, OH

CRA Loan Officer May 2014 to August 2015

- Mortgage Loan Originations sales for CRA loans
- Assisted an assigned geographic region and market segment for Low to Moderate Income Areas
- Established and maintain relations with various Community Development agencies and non-profits.
- Maintained a personal pipeline of Retail Mortgage Loans
- Actively participated in local realtor and Builder Trade Associations.

JPMorgan Chase Bank - Cincinnati, OH

Mortgage Banker Feb 2012 to Feb 2014

- Mortgage Loan Originations
- Acquire & Deepen relationships with clients through needs-based promotion of mortgage products to clients inside & outside the branch footprint.
- Provide strong interpersonal skills & provide exceptional service throughout the sales process.
- Served has Mortgage Lending Specialists at the bank branches by coaching & mentoring the branch team & providing training on products & sales.
- Worked together with Bankers, meeting with their customers and introducing new clients to bankers for additional products & services. Thus, creating an outstanding customer experience.
- Actively participated in local realtor and Builder Trade Associations.

JPMorgan Chase - Cincinnati, OH

Licensed Personal Banker-Small Business Specialist May 2007 to Feb 2012

- Assisted with all new account openings and business deposits.
- Furnished program and product information to all new clients as requested.
- Designed and proposed sales and promotional campaigns to enhance client base.
- Upheld bank security policies and procedures in all conducted business.
- Maintained and updated customer profiles on a regular basis.
- Opening consumer and business accounts ensuring the right account with convenience.
- Credibility with customers and consistent in discovering new prospects and opportunities.
- Provide additional products and service recommendations to clients and partnering with lending and financial advisor specialists.
- Held a Series 6 and Life & Health license during tenure

Financial Service Representative Jan 2003 to May 2007

Fifth Third Bank - Cincinnati, OH

- Manage a fund of cash and process a variety of commercial, savings, and other transactions for customers and the public.
- Function in a Senior CSR capacity performing the most complex duties of a CSR, exercising considerable independent judgment.

- Role of training and development personnel for new CSR's/Managers.
- Provide support to new and less experienced CSR's, answering questions and finding solutions to problems.

Resident Advisor Jan 2001 to Jan 2003

University of Cincinnati - Cincinnati, OH

- Campus leader that was committed to the welfare of students.
- Took on the role of peer advisor, assisting students through referral and building a strong, safe community in their residence hall.
- Created and implemented programs for the residential community to educate residents on a variety of topics.
- Achieved life-long contacts, both personally and professionally.
- Expressed sense of responsibility, well developed interpersonal and communication skills, leadership capabilities and the ability to function as a team player.

SKILLS

HIGHLIGHTS

- Extensive experience in banking and retail customer service provision
 - Strong familiarity with a variety of retail banking credit options
 - Excellent expertise in customer consumer loan types
 - High proficiency in a variety of cash handling processes
 - Exceptional abilities in loan origination and processing
 - Sound skills in assisting loan and credit department growth
 - Superior incoming and outgoing wire processing abilities
 - Outstanding written and oral communication skills
 - Strong ability to working independently or as part of a professional banking team.
-