

Larry L. Day II
710 Dunleith Lane
Ridgeland, MS 39157
E-mail: larrylemarisdayii@yahoo.com Phone: (813) 943-7516

SUMMARY OF QUALIFICATIONS

- Master of Science Degree in Finance
- Bachelor of Science Degree in Economics
- Highly analytical and detail oriented financial services professional with exceptional mathematical skills
- A motivated self-starter with excellent interpersonal skills and strong management capabilities
- Technologically proficient with various computer hardware, and particular savvy with the following software: Microsoft Word, Excel, Access, PowerPoint, Point, and Quick Books

EXPERIENCE

08/09-Pres Malachi Financial, Jackson, MS
Investment Banker

08/07-07/09 Morgan Stanley Smith Barney, Jackson, MS

- Conduct in depth reviews of clients' circumstances and future goals.
- Assist clients in making informed decisions.
- Negotiate with product suppliers for best possible rates.
- Review accounts on a regular basis to ensure compliance with internal and external policies, guidelines, rules and regulations.
- Devise and execute business development strategies to attract and acquire new clients.

09/02-07/07 Home 1st Lending DBA EQUITY RESOURCE GROUP, Tampa, Florida and Jackson, Mississippi
Branch Manager

- Originates FHA, VA, and Conventional residential mortgage loans.
- Solicits residential first and second mortgages through contacts with realtors, builders, developers and customers.
- Provides service to customers seeking residential mortgage loans.
- Negotiates rates and conditions of all loans.
- Keeps abreast of trends and developments in the local real estate market.
- Exhibits knowledge of all mortgage loan programs and the respective underwriting guidelines, rules and regulations of these programs and their investors.

06/00- 08/02 CENDENT/ MERRILL LYNCH, Jacksonville, Florida
Loan Officer/ Client Relationship Manager

- Served as the single point of contact for up to 100 high net worth clients located principally in the New England, Boston, and New York areas to guide them through the mortgage loan process.
- Gathered, analyzed and processed a wide variety of complex documentation relating to compliance issues, credit reports, assets, and bank statements; compiled and prepared the loan package for Cendant's underwriting department for loan approvals and declines.
- Used Microsoft Excel extensively to create spreadsheet presentation regarding loan data.
- Maintained quality networking relationships with a large population of Cendant/Merrill Lynch financial analyst, brokers, underwriters, sales and closing personnel to exchange a broad range of financial information, rate schedules, and finance planning.
- Successfully managed the pressure of strict deadlines and ensured successful closings of consumer loans.
- Prepared daily and weekly production reports and assured compliance with post-closing audits.
- Delivered the highest level of customer service to demanding clients in a professional environment.
- Consistently exhibited excellent interpersonal skills, quick thinking, and close attention to detail.

Notable Achievement:

- Consistently recognized by senior management for exceeding production goals and delivering quality customer service.

01/00-08/02 FIRST AMERICAN BANK, Jackson, Mississippi

Teller

- Successfully performed a full range of responsibilities typically required of a bank teller including opening and closing both checking and savings accounts for customers, processing daily transactions, managing safe deposit boxes, vault management, and cash accounting balancing of cash drawer.

Intern/ Assistant to the President (Fall/1999)

- Completed Presidents internship program, reporting directly to the president of First American Bank; responsibilities included gathering real estate data from the county clerk and city surveyor, and compiling demographics information to determine the selection and purchase of property for new bank locations.

EDUCATION

WEBSTER UNIVERSITY, Jacksonville, Florida
Master of Science, Finance (March 2002)

TOUGALOO COLLEGE, Tougaloo, Mississippi
Bachelor of Science, Economics (May 2000)