

Nelson Hernandez

Phone: 415-847-6026

E-mail: nelsonh@gmail.com

562 Observer Hwy, Apt 2A

Hoboken, NJ 07030



Work Experience

Wells Fargo Bank | San Francisco, CA

Risk Management Consultant

Dec 2003 - Aug 2006

While the traditional role employs a great amount of credit data analysis, my role was focused on implementation and communication between internal groups.

Working in the Small Business Lending Division, I...

Developed reporting for loans that were extended outside the general parameters of our lending policy. These reports were reviewed by the Wells Fargo Compliance Division, up through to the Vice President of Wells Fargo Bank. The extension of these loans was atypical and it was important that we collectively understood any changes in trends that the report revealed. Part of my job was to investigate reasons for any unexpected uptick or downtick.

Developed an Access database to improve the documentation of our underwriting strategies. Our internal process benefited from this solution through the use of version control, restricted view/ edit access, and automated communications.

Collaborated efforts between Business Direct (Small Business Lending Division) Risk Management, Compliance, and our Lending Staff in Phoenix to ensure that our best practices satisfied regulatory requirements without sacrificing portfolio performance.

Web Maintenance for our Credit Policy Documentation.

Communicated monthly changes of our Credit Lending Policy to a diverse audience of marketing managers, lending managers, risk managers, and compliance executives. Each communication was tailored to highlight information most relevant to each audience.

Managed a regularly recurring meeting of VP's to discuss potential changes to our lending policy based on recommendations from Risk Management, the Lending Staff, and Wells Fargo Compliance Division. Due to the restricted schedules of attendees, it was of utmost importance that each topic was screened for level of importance, as well as that presenters would be adequately prepared to discuss topics in depth.

Nelson Hernandez

Phone: 415-847-6026

E-mail: nelsonh@gmail.com

562 Observer Hwy, Apt 2A

Hoboken, NJ 07030



Work Experience

Fair Isaac | San Rafael, CA

Data Analyst

Aug 2001 - Dec 2003

At Fair Isaac I participated in all aspects of Credit Bureau Risk Model Development of the FICO Credit Score.

The model development process includes, but is not limited to:

- Data sampling
- Data validation
- Database management
- Risk characteristic research and development
- Risk model building
- Model validation

Data analysis was performed using a proprietary system called Inform+ in a Unix environment. Inform+ utilizes an advanced form of regression analysis to identify high performing characteristics relevant to credit performance.

As a model developer, my primary job was to identify relevant characteristics to a particular sub-population, include them in the model, and ensure that the values were augmented correctly such that the resulting risk pattern was logical and best fit. The iterative model development process also required taking credit regulations and general risk assessment strategies into consideration.

Fair Isaac uses a very rigorous and well documented process for FICO score redevelopment. As my experience grew in the division **I was responsible for training new hires** in the various systems we used, file organization structure and the correct score development procedures to follow.

Nelson Hernandez

Phone: 415-847-6026

E-mail: nelsonh@gmail.com

562 Observer Hwy, Apt 2A

Hoboken, NJ 07030



Work Experience

Morgan Stanley Dean Witter | New York, NY

Retirement Plan Associate

July 2000 - June 2001

As an operations associate in the Retirement Planning division my primary job was to assist brokers with the management of their clients IRA accounts. The transfer of equity to and from these accounts is highly regulated by the government and internal auditors. I was responsible for knowing the government regulations that would apply, or not, to specific circumstances such as education withdrawals, transfers to 401k accounts, and in the event of death. **I served brokers in both a customer service capacity and as an operations facilitator.**

In an effort to increase the efficiency of our division **I took the initiative to develop an intranet site** that answered the most common questions received from brokers. The site would not only help efficiency, but also provide a better customer experience by providing a consistent set of responses when brokers asked the same questions to multiple operations personnel.

As my experience grew **I successfully trained new hires** to use Morgan Stanley proprietary software, follow IRA rules and regulations, provide excellent customer service, and how to follow internal documentation procedures.

Using Excel, I also redesigned the methods by which statistical data relating to Retirement Planning Divisions performance was reported. By utilizing sheet and cell referencing I took unformatted text, parsed it into sections, and reformatted it into a presentable document. While this is by no means an advanced use of Excel, it fit the need to streamline the reporting process which was previously done by manual, and error prone, data entry methods.

Nelson Hernandez

Phone: 415-847-6026

E-mail: nelsonh@gmail.com

562 Observer Hwy, Apt 2A

Hoboken, NJ 07030



Education

Stevens Institute of Technology | Hoboken, NJ

Master's Degree, Architecture and Engineering

Jan 2008 - Present

I went back to graduate school because I wanted to improve my understanding of how to go from conceptual design, to solution fabrication, to implementation. I believe these skills are relevant regardless of whether you are designing a building, a retail product, or a network IT infrastructure.

I chose the Product Architecture and Engineering program at Stevens specifically because they stress the importance of not only thinking of great solutions, but also the importance of understanding, and being involved in, the process necessary to implement them in the real world.

I currently have six credits to complete, and will do so via night classes in the fall of 2009.

Stony Brook University | Stony Brook, NY

BS, Applied Mathematics and Statistics

May 2000

3.9 GPA, Suma Cum Laud

Related Courses: Corporate Finance, Micro Economics, Analytical Economics, Data Analysis, Game Theory, Probability Theory, Differential Equations, Intro to C++, Data Abstraction and Problem Solving with C++, and Intro to Unix.

Farmingdale University | Farmingdale, NY

AA, Applied Mathematics

AS, Computer Science

May 1999

3.9 GPA

While attending, I received:

-Mortimer Clingan Award for Excellence in Mathematics

-Gustave H. Nelson Memorial Scholarship

Nelson Hernandez

Phone: 415-847-6026

E-mail: nelsonh@gmail.com

562 Observer Hwy, Apt 2A

Hoboken, NJ 07030



Skills

Microsoft Excel	Expert
Microsoft Power Point	Expert
SAS, Statistical Analysis Software	Expert
UNIX	Intermediate
SQL	Intermediate
C++	Beginner
Visual Basic .NET	Intermediate
JavaScript	Intermediate
HTML	Intermediate
Joomla CMS	Intermediate
Ruby on Rails	Beginner
Adobe Illustrator	Intermediate
Adobe Photoshop	Intermediate
Rhino 3D	Expert
Catia V5	Intermediate
Bluetooth Hardware/Software	Intermediate