

Alfredo F. Ramirez

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Professional Experience

Maquila Properties, Inc. 09/07-Present
Mexico Project Manager/ Real Estate Agent

Job Duties:

Determine client's requirements and find suitable properties
Check necessary documents and permits
Negotiate best deal for tenant/ buyer based on market data
Contract review

Avalon Mortgage Corporation (Broker in San Diego, CA) 11/03 - Present
Loan Officer

**Loan top producer for Hispanic borrowers buying at El Centro, Imperial Valley, Chula Vista and Eastlake
Ranked #2 Loan Officer for years 2004 and 2005**

Job Duties:

Originate mortgages for home purchases, refinance, and new home construction
Solidify Hispanic contacts with local realtors, contractors, financial advisors, and other referral sources and meet all potential borrowers.
Review and analyze loan transaction packages for preliminary approval or denial in accordance with bank guidelines.
Assemble all required documentation for processing and underwriting on each transaction
Completed training seminars: Investing Real Estate in Mexico: Procopio Law Firm;

Plaza Home Mortgage (Mortgage Banker in San Diego, CA) 08/01 – 11/03
Loan Officer

**Top loan producer in 2003 including government and conventional loans
Established the first Hispanic clientele of the corporation building personal Hispanic data base**

Job Duties:

Developed professional relationships with Hispanic Realtors, CPA's and Financial Advisors
Assemble all required documentation for processing and underwriting on each transaction
Review and analyze loan transaction packages for preliminary approval or denial in accordance with bank guidelines; Worked directly with underwriters (In-house funding)

Colliers International 01/97-01/99
Commercial Real Estate Agent

Job Duties:

Baja California Project Manager for a Banco Bilbao Vizcaya expansion project: site selection and negotiation for the opening of 17 new branches in the state of Baja California.
Opened and hired employees for the first Baja California office of Colliers International in the zona rio area

Education and Skills

- Masters in Business Administration, Cety's University/**Concordia University at Montreal, Quebec, CAN**
- Certificate in Real Estate Finance, Investments and Development, **Burnham-Moores Center for Real Estate. University of San Diego**
- Real Estate License
- Bachelors in Business Administration at Cety's Universidad, Ensenada, B.C, MEX
- Computer Skills: Windows 2003, Windows XP, Microsoft XP Office, PowerPoint, Acrobat, Calyx Point

Accomplishments and Awards

Team Captain and participant of the World Surfing Games representing Mexico in Portugal, Summer 1998
Ranked #3 at National Mountain Bike Race Circuit, Mexico City 1995