

# ERICA VILLARREAL

10144 E 113th Ave  
Henderson, Colorado, 80640  
303-263-5829  
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- CAREER FOCUS**
- Excellent communication and computer skills, ability to work independently or as part of a team, passionate about helping others, effective problem solver, customer service oriented, seeking new challenges and opportunities for professional growth and advancement.
- STRENGTHS**
- Friendly, enthusiastic and persuasive in sales and service situations. Successful in delivering and promoting all needs to meet business objectives, recognized for reliability and “getting the job done” through persistence and a strong work ethic, excellent communication skills in a professional demeanor to gain success of skills related to areas in service.

## WORK EXPERIENCE

**WELLS FARGO HOME MORTGAGE, THORNTON, CO**  
Mortgage Consultant, Jan 2013 – Nov 2013

- Meet with applicants to obtain information for loan applications and to answer questions about the process.
- Explain to customers the different types of loans and credit options that are available, as well as the terms of those services.
- Handle customer complaints and take appropriate action to resolve them.
- Confer with underwriters to aid in resolving mortgage application problems.
- Market bank products to individuals and firms, promoting bank services that may meet customers' needs.
- Work with clients to identify their financial goals and to find ways of reaching those goals.
- build relationships with bankers,builders, and realtors to increase loan pipeline

**WELLS FARGO BANK, THORNTON,**  
Branch Manager, Aug 2009 – May 2012

- Establish and maintain relationships with individual or business customers and provide assistance with any issues they may encounter.
- Network within communities to find and attract new business.
- Prepare operational or risk reports for management analysis.
- Resolve customer complaints regarding sales and service.
- Monitor customer preferences to determine focus of sales efforts.
- Perform difficult staffing duties, including dealing with under-staffing, firing employees, and administering disciplinary procedures.
- Identify staff vacancies and recruit, interview and select applicants.

Asst Store/Personal Banker/Customer Service Representative, Sep 2003 – Jul 2009

- Answer customers' questions, and explain available services such as deposit accounts, bonds, and securities.
- Compile information about new accounts, enter account information into computers, and file related forms or other documents.
- Execute wire transfers of funds.
- Prepare and review operational reports and schedules to ensure accuracy and efficiency.
- Examine, evaluate, or process loan applications.
- Determine customers' financial services needs and prepare proposals to sell services that address these needs.

## EDUCATION

**FRONT RANGE COMMUNITY COLLEGE, WESTMINSTER, CO**  
business administration Candidate, Dec 2016

**HEREFORD HIGH SCHOOL, HEREFORD, TX**  
High School Diploma, May 1996