

# Ruth Phelps

## **Administrative**

**Assistant** Berthoud,  
CO 80513  
[ruphelps@gmail.com](mailto:ruphelps@gmail.com)  
559-783-3174

Objective: Administrative Assistant: Organized and efficient with over 30 years of experience with many of those years supporting top-tier executive in finance and sales. Driven and adept at developing and maintaining detailed administrative and procedural processes that reduce redundancy, improve accuracy and efficiency and achieve organizational objectives. Possessing a strong desire to learn and grow professionally. Professional administrative support offering versatile office management, planning and marketing skills. Possess an understanding of helping the Company, the Executive, as well as, the Administrative Professional attain goals.

Authorized to work in the US for any  
employer

## Work Experience

### **Document Review Specialist** Guaranty

Bank and Trust Company - Loveland, CO March  
2015 to Present

Image loan documents and any associated documents to loan file imaging system. Review loans for completeness with all documents properly executed with the appropriate signature dates ect. and noting any missing loan documents. Making sure all requirements of the credit approval for the loan have been met and that any missing requirements are documented as exceptions that need to be provided or waived as conditions warrant.

### **Staffing Coordinator** Good Samaritan

Society Nursing Home - Greeley, CO October  
2014 to March 2015

Responsible for staffing various units with sufficient staffing so as to provide adequate and quality care for residents. Monitor call offs, no shows and address vacation and holiday scheduling.

### **PROJECT ADMINISTRATOR**

NTD ARCHITECTURE February  
2011 to April 2014

- Process request for information, submittal requests, requests for proposal changes, requests involving further clarification from Construction Management Office as it relates to ongoing construction process utilizing access data base and other computer programs.
- Completing and processing to appropriate parties any all State requirement forms for signatures, approvals, etc.
- Processing close out documentation for submittal to state agency for close of project and certification with the state.
- Receptionist duties as needed and any all corresponding office duties such as filing, answering of phones, etc.
- Managing Office Supplies and requisitions.
- Safety Officer for the local office.

**CONSTRUCTION LOAN OFFICER/SUBDIVISION/LAND DEVELOPMENT** Bank of the Sierra January 2007 to October 2008

Laid off due to real estate market decline.

- Prepare loan requests for new bare land, subdivision development loans, extensions and renewals for approval by credit administration.
- Collect & asses financial documentation, credit reports etc, to determine credit worthiness for new and existing loans.
- Manage credit files with follow up for current financials yearly.
- Work with other third parties such as CPA's, title and insurance companies.
- Supervision and training of employees.

**REAL ESTATE RESIDENTIAL CONSTRUCTION LOAN OFFICER** Bank of the Sierra July 2004 to December 2006

- Promoted to Subdivision Construction Loan Officer.

- Originate bare land loans for future home construction, construction home loans, home purchases and refinances.
- Inputting loan information into mortgage loan origination system.
- Obtain credit reports, appraisals, title reports, homeowners and flood insurance as needed.
- Income and asset verification and analysis for credit worthiness for specified loan amounts.
- LP and DU underwriting systems for loan qualification.

- Process contractor applications for approval as an approved contractor for bank.
- Facilitate construction loan funds for disbursement to the contractor during construction
- Work with third parties such as title companies and insurance companies.
- Customer Service
- Supervision and training of other employees.
- Processing and approving employee time cards.

### **REAL ESTATE CREDIT ASSISTANT**

Bank of the Sierra September 2002  
to June 2006

- Promoted Real Estate Residential Construction Loan Officer.
- Assist loan officer with collecting required documentation from potential borrower.
- Opened title, followed up for homeowner insurance, flood insurance and credit reports.
- Assist loan officer in processing and preparation of loan application.
- Customer Service.

### **EXECUTIVE ADMINISTRATIVE ASSISTANT** The

Principal Financial Group April 1987 to  
August 2002

Laid off due to office  
closure.

- Manage Office: process insurance and investment applications, assist in the collection of additional information needed from clients, schedule medical exams, manage appointments for agent, typing correspondence, manage client files using appropriate regulation guidelines for confidential financial information. Monitoring supplies and purchasing supplies.

Prior to  
1987

- Employed at local Hospital as the Assistant to the Director of the Medical Records Department and a Transcriptionist. Other duties included; training and supervision of other employees. Release of information, coding and abstracting, etc.
- Transcriptionist at various Physician Offices.

Educatio  
n

**Business** MONACHE HIGH SCHOOL -  
Porterville, CA 1975

Skil  
ls

TYPING (10+ years), FILING (10+ years), LOANS (10+ years), MORTGAGE (2 years), 60  
WPM (10+ years)

Additional  
Information

SKILLS &  
ABILITIES

- Excellent communication skills
- Results-orientede
- Self-directed
- Resourceful
- Strong interpersonal skills
- Dedicated team player
- Pleasant and professional demeanor
- Multitask
- Quick learner
- 50-60 WPM typing speed
- MS Office Suite

knowledge

- Extensive vocabulary

- Medical Terminology

- Advanced clerical knowledge

- Filing and data archiving

- Familiar with banking practices and mortgage lending practices.

- Familiar with confidentiality practices.