




LORETTA DAVID

Auto Finance Manager

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Detroit, MI 



PROFESSIONAL SUMMARY

Experienced Auto Finance Manager with over 12 years of expertise in managing loan portfolios, overseeing dealership relationships, and driving financing growth. Proven track record of improving loan approval rates and fostering long-term relationships with financial institutions.

EDUCATION

MBA in Finance

Wayne State University / Detroit, MI

Graduated: June 2012

Bachelor of Business Administration

Michigan State University / East Lansing, MI

Graduated: May 2009

SKILLS

- Auto Financing & Loan Underwriting Expert
- Portfolio Management Expert
- Credit Risk Assessment Expert
- Dealer Relations Management Expert
- Loan Application Processing Expert
- Salesforce, CRM Systems, Excel Expert

AWARDS

- Top Performer Award
- President's Circle of Excellence

EXPERIENCE

2017 - Now

Auto Finance Manager

Ford Motor Credit / Detroit, MI

- Manage a portfolio of 0M in auto loans, ensuring compliance with lending regulations and improving loan approval turnaround by 25%.
- Work closely with dealership networks to provide financing solutions tailored to customer needs, increasing dealer satisfaction by 18%.
- Lead a project to digitize the loan application process, resulting in a 30% increase in customer applications and faster loan processing.
- Implement risk assessment procedures that reduced loan delinquencies by 12% year-over-year.

2012 - 2017

Senior Loan Officer

General Motors Financial / Southfield, MI

- Evaluated and approved auto loan applications, maintaining an approval rate of over 85% while minimizing default risks.
- Collaborated with dealers and customers to structure financing plans that optimized interest rates and payment terms.
- Assisted in implementing new credit risk models that improved the accuracy of loan assessment by 15%.
- Trained junior loan officers, enhancing team performance and overall processing efficiency.