

# GEORGE R JOYNER, CPA, MBA, PMP®

george.joyner.wg02@wharton.upenn.edu • (787) 640-0550

3218 W. Lutz Lake Fern Rd, Lutz, FL 33548

[www.linkedin.com/in/GeorgeJoynerLLC](http://www.linkedin.com/in/GeorgeJoynerLLC)

## SENIOR COMPLIANCE, FINANCIAL AND OPERATIONS MANAGEMENT

OPERATIONS MANAGEMENT | BUSINESS DEVELOPMENT | TECHNOLOGY LEADERSHIP

Proven Executive with 20+ years' experience steering competitive, profitable performance in the investment banking, mortgage, lending, and housing-development industries. Lead cross-functional teams in developing creative solutions to handle fluctuating market conditions, with proven success in maximizing resources and process improvement initiatives. Designed and implemented effective programs in the public sphere, tapping substantial professional networks to ensure visibility and impact. I possess the unique ability to assess the current state of the organization, envision its success state, then design and implement organizational changes and technology to quickly and cost effectively achieve operational benefits and new growth. Currently expecting CPA, expect licensing from PR State Board of Accountancy July 2018, testing complete March 2018

Areas of expertise include:

REGULATORY & COMPLIANCE – BSA/AML/KYC -STARTUPS & TURNAROUNDS – ACCOUNTING & BUDGETING – IT/IS LEADERSHIP  
FINANCIAL ANALYSIS – MORTGAGES – CHANGE MANAGEMENT

INVESTMENT BANKING – COST REDUCTION – CAPITAL RAISING – STRATEGIC PLANNING – AUDITS, CONTROLS, & COMPLIANCE –  
TRAINING & DEVELOPMENT

PREVIOUSLY SERVED ON THE ADVISORY BOARD OF FOUNDATION FOR PUERTO RICO, INC., AND THE BOARDS OF DIRECTORS OF HABITAT  
FOR HUMANITY OF PUERTO RICO, DORAL BANK AND THE PUERTO RICO HOME BUILDER ASSOCIATION

## PROFESSIONAL EXPERIENCE

**PUERTO RICO COMMISSIONER OF FINANCIAL INSTITUTIONS – San Juan, PR** 2017 to Present  
*State Agency responsible for licensing and examination of all non-insurance and non-credit-union entities*

### COMMISSIONER

The Office of the Commissioner of Financial Institutions is an agency of the Commonwealth of Puerto Rico created under Act No. 4 of October 11, 1985, as amended, has a mandate to enact the public policy for the financial industry and the responsibility to regulate, supervise and oversee the financial institutions operating or otherwise doing business in Puerto Rico.

Mission Regulate, supervise and oversee  
Puerto Rico's financial system to:  
Ensure its safety, soundness, and global competitiveness;  
Promote the Commonwealth's socioeconomic development; and  
Protect the public interest.

Administer 22 laws for most financial entities operating in Puerto Rico (incl. casinos, international banking institutions, banks, RIAs and broker-dealers), with the exception of insurance related enterprises and state-chartered non-federally-insured credit unions.

Coordinate and assist over 14 Federal Regulatory and Law Enforcement Organizations (US Treasury, IRS, Federal Reserve, OCC, CSFB, FDIC, SEC, FinCen, US Attorney's Office, FBI, DEA, DHS, ICE, etc.) 3 multi-state jurisdictional bodies and 7 industry and self-regulating entities.

Supervise staff of 88. Oversee Banking Exams in conjunction with FDIC covering Safety and Soundness, BSA/AML/KYC Regulatory Compliance, Target Asset Reviews, Consumer Compliance and others.

Office revenue generation \$30 million and operating budget \$12 million

# GEORGE R JOYNER, MBA, PMP

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**GEORGE JOYNER CONSULTING, LLC** – Tampa, FL- San Juan, PR

2012 to 2017

*Provide advisory services to a number of public and private sector clients.*

## CONSULTANT

Services include (among others):

- Advisory on implementation, customization and conversion of new systems (ERP & CRM)
- Business Valuations Models, Loan Loss Model development, Cash Flow Model development
- Financial advisory service on the issuance of public, private and mortgage backed debt securities
- Preparation of transactions with Federal Tax Credits from the New Markets Tax Credits, Low Income Housing Tax Credits and Historic Preservation Tax Credits programs

Representative Clients:

- **Sun West Mortgage**, Mortgage Lender expanding operation in Puerto Rico  
Assisted Company in establishing operations in Puerto Rico
- **Enterprise Community Partners**, HUD sub-contract for housing advisory services  
Participated in the preparation of the Puerto Rico State Housing Plan
- **AF REMA Puerto Rico**  
PostgreSQL, OpenERP, TIBCO Business Platform, Python, Ruby
- **NEVA Development**  
Meetings with Hillsborough County Affordable Housing Services, Florida Housing Finance Authority, Principal Planner for Hillsborough County, the Tampa Planning and Development Department and Pinellas County Planning Department in preparation on behalf of NEVA Development.
- **Fuller Group Puerto Rico**  
Preparation of proposal in response to Miami-Dade Port and Airport Authority RFP
- **Banco de Desarrollo Económico para Puerto Rico**  
Strategic and Business Planning Consulting

**PUERTO RICO HOUSING FINANCE AUTHORITY** – San Juan, PR

2009 to 2012

*State agency promoting housing development with special attention to at-risk populations. Assets of \$2B+ and 147 employees.*

## EXECUTIVE DIRECTOR

Executed organizational turnaround. Launched multiple programs: \$240MM program to assist 28K+ families in acquiring homes (70% of units sold) with \$3.8B aggregate market value, reversed stagnant construction rates with extensive lending projects and incentives, successfully assisted 3.5K homeowners with \$40MM home foreclosure prevention program, and were successfully in the re-awarded \$1MM contract to administer of 160 low-income Department of Housing and Urban Development's (HUD) Section 8 projects for Puerto Rico.

- Replaced legacy system used to administrate 160 HUD Section 8 Projects with Industry standard software.
- Developed customized internet based portals for clients to access agency programs, eliminating labor intensive processes
- Created CFO position to streamline and strengthen internal controls.
- Efficiencies in operations allowed for a reduction in headcount of 30 FTE (16%).
- Closed \$45MM New Market Tax Credit (NMTC) revolving construction fund, comprised of \$11.5MM from private equity investors and a \$33.5MM institutional loan. Projected to generate \$300MM and 3K homes during the compliance period
- Created \$118MM construction-lending program, providing a pipeline of projects for the NMTC fund
- Numerous HUD initiatives, including: \$537MM in Tax Credit Exchange Program (TCEP) funds, Tax Credit Assistance Program (TCAP) funds, and Low Income Housing Tax Credit (LIHTC) federal tax credits to finance 28 low-income housing projects with 3K+ units

# GEORGE R JOYNER, MBA, PMP

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**RELIABLE FINANCIAL SERVICES** – San Juan, PR 1999 to 2008  
*Wholly owned subsidiary of Wells Fargo and Company providing automobile financing, mortgages, and insurance.*

## **DIVISION PRESIDENT – RELIABLE MORTGAGE**

Promoted to spearhead in-house mortgage startup with a staff of 40.

- Custom-built, web-based platform for Real Estate Agent business partners utilized in 40% of loans closed
- Implemented Harland Mortgageware and Entre systems for use by sales rep in mortgage origination
- Attracted borrowing customers with loan closure in as little as 72 hours
- Obtained Freddie Mac Approved Seller designation, the only newly approved seller in Puerto Rico for 5 years

## **EXECUTIVE VICE PRESIDENT/CFO/CIO**

Managed a staff of 27 in areas covering: Accounting, Management Profitability Analysis, Strategic Planning and Budgeting, and Management Information Systems departments. Served on Management Committee, detailing value-added services for target clients and avoiding adverse selection. Provided key controller functions in account balancing and journal supervision, interfacing with service providers, banks, and credit reporting companies to ensure full compliance.

Replaced legacy system with Oracle database and designed new System of Record (SOR) using Oracle Development Platform. SOR was overlaid with KOFAX image capture system and SoluSoft G360 workflow implementation, enabling parallel processing of loan files, a push system that placed work in queues, informed supervisors and managers of current workload and queues via dashboards, and escalated issues to when established time benchmarks were breached.

- Reduced losses 25% (\$6.5MM) within 1 year by retargeting credit policies/yield requirements and establishing benchmarks for underperforming dealers
- Increased overall volume capacity 25% and cut average auto-loan purchasing time 70% by instituting a paperless workflow environment
- Saved \$300K annually, reduced controller overtime 80%, and eliminated 50% of data entry by unifying disparate systems and migrating legacy system to a relational database
- Negotiated a fixed-rate funding transaction for life of loans, working in conjunction with treasury staff

## **PREVIOUS EXPERIENCE**

Oversaw staff of 71 in the origination and purchase of \$20MM in prime mortgages monthly as **Senior Vice President for Mortgage Lending** with **Oriental Bank & Trust**, increasing sales 250% over 18 months via sales training and marketing initiatives.

Additional positions:

- **President, Santander Mortgage** – Banco Santander – San Juan, PR
- **VP, Corporate & Public Finance** – Citibank, N.A. – San Juan, PR
- **VP, Corporate & Municipal Finance** – Drexel Burnham Lambert – San Juan, PR

## **EDUCATION & PROFESSIONAL DEVELOPMENT**

The Wharton School, University of Pennsylvania – Philadelphia, PA - Master of Business Administration in Finance  
University of Puerto Rico – San Juan, PR - Bachelor of Science in Mathematics  
Universidad Metropolitana - San Juan, PR - Bachelor in Accounting

## **CERTIFICATIONS**

PMI Project Management Professional (PMP® Number 1872214) (active)

CPA License PR-7321

FINRA Series 7 (expired)

**Native English & Spanish fluency**

## Joyner, George

787-640-0550 george.joyner.wg02@wharton.upenn.edu

Application		Comments
<b>Status:</b>	New	There are no items in this section.
<b>Country:</b>	United States	
<b>Attachments to be included in all Job Submissions:</b>	Submission Attachments 0 attached	<b>Correspondence</b>
<b>Attachments Added After Submission</b>	Submission Attachments 0 attached	02/11/2019 People First <span style="float: right;">Action: Email</span>
<b>Vacancy Source:</b>	Agency Website	Thank You for Your Interest in Job COMMISSIONER OF...
<b>Relatives: To your knowledge, do you have any relatives working in this agency?</b>	No	<b>Offer Letter</b>
<b>Gender:</b>	Male	There are no items in this section.
<b>Race (Check only one):</b>	White	<b>Application Status Audit Trail</b>
<b>Ethnicity (Check only one):</b>	Not Hispanic or Latino	02/11/2019 People First <span style="float: right;">New</span>
<b>Date of Birth:</b>	06/25/1957	<b>Tags</b>
<b>Right To First Interview</b>	Not Applicable	There are no items in this section.
	If you responded yes to the above statement, attach a copy of your official layoff letter when applying for this vacancy.	<b>More Information</b>
<b>Veteran Status</b>	None of the Above	<b>Alternate Phone Number:</b> (787) 640-0550
<b>ARE YOU CURRENTLY EMPLOYED WITH THE AGENCY TO WHICH YOU ARE CURRENTLY APPLYING?</b>	No	<b>*Mailing Address :</b> 3218 W. Lutz Lake Fern Rd
<b>HAVE YOU RECEIVED A PROMOTIONAL APPOINTMENT WITHIN THE CAREER SERVICE, SUBSEQUENT TO ACTIVE MILITARY SERVICE, WITH THE AGENCY TO WHICH YOU ARE APPLYING?</b>	No	<b>*City:</b> Lutz
<b>People First Initial VP Review</b>	No Selection	<b>*State:</b> Florida
<b>People First Eligible VP Category (if different)</b>	No Selection	<b>*ZIP Code:</b> 33548
<b>Agency Final VP Eligibility Review</b>	No Selection	<b>*Country:</b> United States
<b>Agency Final VP Category Determination</b>	No Selection	<b>*Exemption from public record: Are you a current or former law enforcement officer, other covered employee** or the spouse or child of one, whose information is exempt from public records disclosure under Section 119.071(4)(d), Florida Statutes (F.S)?</b> No
		<b>*Citizenship: The State of Florida hires only U.S. citizens and lawfully authorized alien workers. You will be required to provide identification and either proof of citizenship or proof of authorization to work in the U.S. Are you a U.S. citizen or legally authorized to accept employment with the specific hiring authority to which you are</b> Yes
<b>Background Information</b>		
A "yes" answer to these questions will not automatically bar you from employment. The nature, job-relatedness, severity, and date of the offense in relation to the position you are applying are considered. [see 112.011, F.S.].		

Have you ever been convicted of a felony or a first degree misdemeanor ?	No	<p>applying?</p> <p><b>*Selective Service: Section 110.1128, Florida Statutes, prohibits employment by the state (including re-hire after a break in service) of any male born on or after October 1, 1962, who failed to register with the Selective Service System, under the provisions of the U.S. Military Selective Service Act, during the person's period of eligibility (ages 18 through 25). Additionally, if currently employed by the state, this law prohibits the promotion of such person. You may be required to provide documentation. If you are a male born on or after October 1, 1962, have you registered with the Selective Service or do you have proof of an exemption from this requirement?</b></p>	Not Applicable
If yes, what were the charges ?			
Where ? (City/State)			
Date			
Have you ever pled nolo contendere or guilty to a crime which is a felony or a first degree misdemeanor ?	No		
If yes, what were the charges ?			
Where ? (City/State)			
Date			
Have you ever had the adjudication of guilt withheld for a crime which is a felony or first degree misdemeanor ?	No		
If yes, what were the charges ?			
Where ? (City/State)			
Date			
<p><b>Signature</b></p> <p>I am aware that any omissions, falsifications, misstatements, or misrepresentations above may disqualify me for employment and, if I am hired, may be grounds for termination at a later date. I understand that any information I give may be investigated as allowed by law. I consent to the release of information about my ability, employment history, and fitness for employment by employers, schools, law enforcement agencies, and other individuals and organizations to investigators, human resources staff, and other authorized employees of Florida state government for employment purposes. The consent shall continue to be effective during my employment if I am hired. I understand that applications submitted for state employment are public records. I certify to the best of my knowledge and belief all of the statements contained herein and on any attachments are true, correct, complete, and made in good faith.</p> <p><b>If applicable, Complete Qualifying Questions prior to submitting your application.</b></p>			
By checking this box, I certify that I have read and agree with these statements	Yes		
Interview Result			
overdueInterviews			

Screening Details	
Are you legally authorized to work in the United States?	Yes
Will you now or in the future require sponsorship for employment visa status (e.g. H-1B visa status)?	No
Do you have five (5) or more years of responsible private sector experience working full-time in areas within the scope of the subject matter jurisdiction of the Office of Financial Regulation within the last ten (10) years?	Yes
If you answered "yes" to the previous question, please indicate the number of years of experience and elaborate in detail your experience. If no, please respond N/A.	4 years experience as Executive Director of Puerto Rico Housing Finance Authority with compliance and examination responsibility for HUD LIHTC program and HUD HOME program 2 years experience as Commissioner of Financial Institutions for Puerto Rico
Do you have five (5) or more years of experience as a senior examiner or other senior employee of a state or federal agency having regulatory responsibility over financial institutions, finance companies, or securities companies?	Yes
If you answered "yes" to the previous question, please indicate the number of years of experience and elaborate in detail your experience. If no, please respond N/A.	4 years as Executive Director of Puerto Rico Housing Finance Authority responsible for supervision and compliance of HIUD LIHTC and HUD HOME programs 2 years experience as Commissioner of Financial Institutions in Puerto Rico
Do you claim exemption from the public records law under the provision of the Florida Statutes 119.071(4)? If so, please provide exemption category.	no
Periods of Employment	
*Name of Employer	PUERTO RICO COMMISSIONER OF FINANCIAL INSTITUTIONS
*Your Job Title	COMMISSIONER
*Currently Employed	Yes
*Start Date	07/01/2017



<b>*End Date</b>	MM/DD/YYYY
<b>*Hours Per Week</b>	40
<b>Employer's Address</b>	San Juan, PR
<b>Supervisor's Name</b>	
<b>Supervisor's Phone Number</b>	
<b>*Duties and Responsibilities</b>	State Agency responsible for licensing and examination of all non-insurance related and state-chartered unindured credit-unon enties The Office of the Commissioner of Financial Institutions is an agency of the Commonwealth of Puerto Rico created under Act No. 4 of October 11, 1985, as amended, has a mandate to enact the public policy for the financial industry and the responsibility to regulate, supervise and oversee the financial institutions operating or otherwise doing business in Puerto Rico. Mission Regulate, supervise and oversee Puerto Rico's financial system to: Ensure its safety, soundness, and global competitiveness; Promote the Commonwealth's socioeconomic development; and Protect the public interest. Administer 22 laws for most financial entities operating in Puerto Rico (incl. casinos, international banking institutions, banks, RIAs and broker-dealers), with the exception of insurance related enterprises and state-chartered non-federally-insured credit unions. Coordinate and assist over 14 Federal Regulatory and Law Enforcement Organizations (US Treasury, IRS, Federal Reserve, OCC, CSFB, FDIC, SEC, FinCen, US Attorney's Office, FBI, DEA, DHS, ICE, etc.) 3 multi-state jurisdictional bodies and 7 industry and self-regulating entities. Supervise staff of 76. Oversee Banking Exams in conjunction with FDIC covering Safety and Soundness, BSA/AML/KYC Regulatory Compliance, Target Asset Reviews, Consumer Compliance and others. Office revenue generation \$30 million and operating budget \$10 million
<b>*Reason For Leaving</b>	Relocation
<b>Your name, if different during employment</b>	

<b>*Name of Employer</b>	GEORGE JOYNER CONSULTING, LLC
<b>*Your Job Title</b>	CONSULTANT
<b>*Currently Employed</b>	No
<b>*Start Date</b>	08/01/2012
<b>*End Date</b>	01/01/2017
<b>*Hours Per Week</b>	40
<b>Employer's Address</b>	Tampa, Fl- San Juan, PR
<b>Supervisor's Name</b>	
<b>Supervisor's Phone Number</b>	
<b>*Duties and Responsibilities</b>	Provide advisory services to a number of public and private sector clients. CONSULTANT Services include (among others): * Advisory on implementation, customization and conversion of new systems (ERP & CRM) * Business Valuations Models, Loan Loss Model development, Cash Flow Model development * Financial advisory service on the issuance of public, private and mortgage backed debt securities * Preparation of transactions with Federal Tax Credits from the New Markets Tax Credits, Low Income Housing Tax Credits and Historic Preservation Tax Credits programs Representative Clients: * Sun West Mortgage, Mortgage Lender expanding operation in Puerto Rico Assisted Company in establishing operations in Puerto Rico * Enterprise Community Partners, HUD sub-contract for housing advisory services Participated in the preparation of the Puerto Rico State Housing Plan * AF REMA Puerto Rico PostgreSql, OpenERP,

TIBCO Business Platform, Python, Ruby \* NEVA Development Meetings with Hillsborough County Affordable Housing Services, Florida Housing Finance Authority, Principal Planner for Hillsborough County, the Tampa Planning and Development Department and Pinellas County Planning Department in preparation on behalf of NEVA Development. \* Fuller Group Puerto Rico Preparation of proposal in response to Miami-Dade Port and Airport Authority RFP \* Banco de Desarrollo Económico para Puerto Rico Strategic and Business Planning Consulting

<b>*Reason For Leaving</b>	New Position
<b>Your name, if different during employment</b>	

<b>*Name of Employer</b>	PR Housing Finance Authority
<b>*Your Job Title</b>	EXECUTIVE DIRECTOR
<b>*Currently Employed</b>	No
<b>*Start Date</b>	01/01/2009
<b>*End Date</b>	01/01/2012
<b>*Hours Per Week</b>	40
<b>Employer's Address</b>	
<b>Supervisor's Name</b>	
<b>Supervisor's Phone Number</b>	

<b>*Duties and Responsibilities</b>	<p>State agency promoting housing development with special attention to at-risk populations. Assets of \$2B+ and 147 employees. EXECUTIVE DIRECTOR Executed organizational turnaround. Launched multiple programs: \$240MM program to assist 28K+families in acquiring homes (70% of units sold) with \$3.8B aggregate market value, reversed stagnant construction rates with extensive lending projects and incentives, successfully assisted 3.5K homeowners with \$40MM home foreclosure prevention program, and were successfully in the re-awarded \$1MM contract to administer of 160 low-income Department of Housing and Urban Development's (HUD) Section 8 projects for Puerto Rico. * Replaced legacy system used to administrate 160 HUD Section 8 Projects with Industry standard software. * Developed customized internet based portals for clients to access agency programs, eliminating labor intensive processes * Created CFO position to streamline and strengthen internal controls. * Efficiencies in operations allowed for a reduction in headcount of 30 FTE (16%). * Closed \$45MM New Market Tax Credit (NMTC) revolving construction fund, comprised of \$11.5MM from private equity investors and a \$33.5MM institutional loan. Projected to generate \$300MM and 3K homes during the compliance period * Created \$118MM construction-lending program, providing a pipeline of projects for the NMTC fund * Numerous HUD initiatives, including: \$537MM in Tax Credit Exchange Program (TCEP) funds, Tax Credit Assistance Program (TCAP) funds, and Low Income Housing Tax Credit (LIHTC) federal tax credits to finance 28 low-income housing projects with 3K+ units</p>
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<b>*Reason For Leaving</b>	New Position
<b>Your name, if different during employment</b>	

<b>*Name of Employer</b>	RELIABLE FINANCIAL SERVICES
<b>*Your Job Title</b>	DIVISION PRESIDENT - RELIABLE MORTGAGE
<b>*Currently Employed</b>	No
	06/01/1999



<b>*Start Date</b>	06/01/1999
<b>*End Date</b>	10/31/2008
<b>*Hours Per Week</b>	40
<b>Employer's Address</b>	San Juan, PR
<b>Supervisor's Name</b>	
<b>Supervisor's Phone Number</b>	
<b>*Duties and Responsibilities</b>	<p>Wholly owned subsidiary of Wells Fargo and Company providing automobile financing, mortgages, and insurance. DIVISION PRESIDENT - RELIABLE MORTGAGE Promoted to spearhead in-house mortgage startup with a staff of 40. * Custom-built, web-based platform for Real Estate Agent business partners utilized in 40% of loans closed * Implemented Harland MortgageWare and Entre systems for use by sales rep in mortgage origination * Attracted borrowing customers with loan closure in as little as 72 hours * Obtained Freddie Mac Approved Seller designation, the only newly approved seller in Puerto Rico for 5 years EXECUTIVE VICE PRESIDENT/CFO/CIO Managed a staff of 27 in areas covering: Accounting, Management Profitability Analysis, Strategic Planning and Budgeting, and Management Information Systems departments. Served on Management Committee, detailing value-added services for target clients and avoiding adverse selection. Provided key controller functions in account balancing and journal supervision, interfacing with service providers, banks, and credit reporting companies to ensure full compliance. Replaced legacy system with Oracle database and designed new System of Record (SOR) using Oracle Development Platform. SOR was overlaid with KOFAX image capture system and SoluSoft G360 workflow implementation, enabling parallel processing of loan files, a push system that placed work in queues, informed supervisors and managers of current workload and queues via dashboards, and escalated issues to when established time benchmarks were breached. * Reduced losses 25% (\$6.5MM) within 1 year by retargeting credit policies/yield requirements and establishing benchmarks for underperforming dealers * Increased overall volume capacity 25% and cut average auto-loan purchasing time 70% by instituting a paperless workflow environment * Saved \$300K annually, reduced controller overtime 80%, and eliminated 50% of data entry by unifying disparate systems and migrating legacy system to a relational database * Negotiated a fixed-rate funding transaction for life of loans, working in conjunction with treasury staff</p>
<b>*Reason For Leaving</b>	New Position
<b>Your name, if different during employment</b>	

#### Formal Education

<b>*Name of School</b>	Wharton School, University of Pennsylvania - Philadelphia, PA
<b>*Location</b>	Philadelphia, PA
<b>*Start Date</b>	06/01/2000
<b>End Date</b>	06/01/2002
<b>Course of Study</b>	Master of Business Administration in Finance
<b>*Degree Earned (transcripts may be required)</b>	Masters
<b>Credit Hours – Quarter</b>	
<b>Credit Hours – Semester</b>	

<b>*Name of School</b>	University of Puerto Rico - San Juan, PR
<b>*Location</b>	San Juan,PR
<b>*Start Date</b>	08/01/1975
<b>End Date</b>	06/01/1979
<b>Course of Study</b>	Bachelor of Science in Mathematics
<b>*Degree Earned (transcripts may be required)</b>	Bachelors
<b>Credit Hours – Quarter</b>	
<b>Credit Hours – Semester</b>	

<b>*Name of School</b>	Universidad Metropolitana - San Juan, PR
<b>*Location</b>	San Juan, PR
<b>*Start Date</b>	08/01/2014
<b>End Date</b>	09/15/2015
<b>Course of Study</b>	Bachelor in Accounting
<b>*Degree Earned (transcripts may be required)</b>	Other Degree Type
<b>Credit Hours – Quarter</b>	
<b>Credit Hours – Semester</b>	

#### Language Skills

<b>*Language</b>	Spanish
<b>Speaking Proficiency</b>	Fluent
<b>Reading Proficiency</b>	Fluent
<b>Writing Proficiency</b>	Fluent

#### License, Registration or Certification

<b>*License, Registration or Certification</b>	Certified PMP
<b>Number</b>	1872214
<b>State Licensing Agency</b>	
<b>Received</b>	11/18/2015
<b>Expires</b>	11/21/2021

<b>*License, Registration or Certification</b>	CPA
<b>Number</b>	PR7321
<b>State Licensing Agency</b>	
<b>Received</b>	07/26/2018
<b>Expires</b>	12/31/2021

#### Job-Related Training or Course Work

There are no items in this section.

#### Knowledge, Skills and Abilities

There are no items in this section.