

Ryan Dos Ramos

(310)924-2844

4500 Baseline Rd. #4302
Boulder, CO 80303

Education

University of Colorado, Boulder, CO, *Senior* Fall 2003-Spring 2007

Leeds School of Business, Area of Emphasis: Finance
Certificate Programs: Entrepreneurship and Real Estate

Relevant Courses:

- Management, Marketing, Entrepreneurship, Financial Markets and Institutions, Corporate Finance, Business Law, Microeconomics, Macroeconomics, Accounting, International Business Finance

Work Experience

CitiNet Mortgage, Los Angeles, CA, *Mortgage Consultant* Summer 2006

- Orchestrated residential home, vacation, and income producing property mortgages.
- Tracked mortgage leads through various avenues
- Facilitated approval of new direct and wholesale lenders

Western America Mortgage, Burlingame, CA, *Loan Officer* Summer 2005

- Executed home mortgages, organized multiple direct response campaigns, and communicated with 50 bank representatives on a weekly basis
- Team track record of closing sub-prime deals formerly rejected by experienced loan officers

Western America Mortgage, Golden, CO, *Intern* April 2005-June 2005

- Trained under Senior Loan Officer and developed knowledge of the fundamentals of the mortgage business
- Gained first hand experience while managing clients through entire mortgage process

Prudential California Realty, Burlingame, CA, *Intern* Summer 2004

- Assisted in development of firm marketing initiatives and worked to streamline office processing including, data entry, bulk mail, prospecting

Leadership

Real Estate Club, University of Colorado Sept. 2003-Present

- Active prospecting and survey of the local real estate community as the event coordinator to engage relevant speakers to participate in club meetings
- Organization of club trips to meet developers at their projects in Denver area

Rocky Mountain Investment Management, LLC. Sept. 2004-Present

University of Colorado, *Active Member*

- Co-manage pool of \$35,000 to develop a portfolio of securities in various financial markets
- Prepare and deliver stock presentations

Boulder Freeride Club, University of Colorado Sept 2003-Present

- Committed to organizing ski and snowboard trips to mountain ski resorts for the largest student organization on campus

Skills and Interests

Licenses: CA Real Estate License

Interests: Researching securities to design and develop a diversified stock account, fly fishing, skiing, traveling

Computer Skills: Proficient in Microsoft Word, Excel, PowerPoint, Access, Calyx Point, Internet research, Lexis-Nexis

