

**SUMMARY**

Innovative equipment leasing and financial services operations professional with more than twenty successful years' experience contributing in a variety of roles. Experience includes the full lease life-cycle from opportunity to final remarketing of leased assets. Demonstrated ability to creatively achieve operational excellence and exceed customer and business expectations. Enjoys opportunity to contribute as a change-agent.

Strengths include the following skills:

Equipment Valuation & Residual Setting	Documentation & Return Conditions	Contract Administration
Equipment Remarketing	Lease Pricing	Marketing & E-Commerce
Portfolio Management/Residual Review	Lease and Loan Structuring	Process Improvement & System Conversions

**PROFESSIONAL ACCOMPLISHMENTS**

FIRST NIAGARA LEASING, INC., Rochester, NY

Equipment Finance Division of First Niagara Financial Group

2011 to Present

**Pricing and Residual Manager**

Serve in a dual role responsible for all aspects of equipment management and pricing of tax oriented lease products. Priced and set residual values contributing to the funding of more than \$300MM in leased equipment.

- Team member of group responsible for the launch of Tax Oriented Lease Products at First Niagara Bank (2011).
- Configured and deployed SuperTrump software templates used to price tax oriented lease products.
- Trained sales team on use of software used for tax lease pricing.
- Validate all tax lease pricing prior to funding tax oriented leases.
- Created equipment appropriate Return & Maintenance documents to protect residual investment in owned equipment.
- Evaluate equipment and set residual values for a wide variety of equipment types.
- Establish and maintain relationships with industry experts, used equipment dealers, auction houses and appraisal firms.
- Perform semi-annual portfolio reviews of residual investments in equipment for management and regulatory authorities.
- Manage end-of-lease maturities determining Fair Market Values for equipment.
- Work directly with customers and third parties to maximize return on investment in owned equipment while preserving customer relationship strategies.
- Provide collateral analysis to credit underwriters (loan to value analysis) for new opportunities and for periodic reviews of existing credits.
- Support bank lenders and relationship managers evaluating collateral in support of requested borrowing limits.

XEROX CORPORATION, Rochester, NY

2010 - 2011

Fortune 150 technology company primarily focused on digital document printing systems and solutions.

**Collections Representative – Major Accounts**

Resolve complex billing issues related to equipment and services for some of Xerox's largest clients.

M&T BANK, Amherst, NY

2009 to 2010

Special Services unit of M&T Bank providing portfolio management and customer service.

**Collections & Recovery Specialist**

Provide portfolio general administration and customer service to wind-down operations of acquired equipment leasing portfolio.

- Provide early termination quotes to customers and vendors performing all calculations and assessing applicable fees or penalties.
- Establish Fair Market Value for leased equipment and negotiate buy-outs.

CITIGROUP – STUDENT LOAN CORP., Rochester NY

2006-2008

**Project Manager (2008), Associate Program Manager (2007)**

Deployed new products or modifications to existing products ensuring that the technical, procedural and operational infrastructure was in place to support these products. Advocate for product/marketing working with technology and operations to deliver solutions which satisfy design and business requirements.

- Led scope discussions with project stakeholders including; project sponsor, functional analysts, developers, testers and end-users to define and document in-scope impacts to systems, process or procedures.
- Defined and documented key project success criteria.
- Managed all project phases including; identification and recruitment of project team resources, approach for requirements definition, project plan documentation, task prioritization, assignment and monitoring.
- Led requirements gathering sessions with functional business areas and subject matter experts to elicit and document business requirements.

SZYCH CONSULTING INC., Rochester NY

2006

IT Consulting Practice providing technology consulting and project management services to a variety of industries.

**Senior Consultant**

Worked directly with clients to provide functional support for new implementations or upgrades of Oracle Lease Management.

- Designed and documented detailed test scripts for twenty custom extensions to Oracle Lease Management software for an international leasing client.

ORACLE CORP., Rochester, NY

2005 - 2006

Oracle Consulting Services provides technology consulting and project management services to a variety of industries.

**Senior Principal Consultant**

Worked directly with clients to leverage industry knowledge and provide functional support to projects involving the Oracle Lease Management application.

- Worked directly with clients to define business requirements, map requirements to existing product functionality and create functional designs for necessary custom extensions using standard Oracle AIM documentation.
- Documented functional data mapping from multiple systems to Oracle Lease Management for an international medical equipment leasing client contributing to a successful data conversion.
- Supported new product development by authoring and executing test scripts for beta product releases contributing to successful product releases.

J.P. MORGAN LEASING, INC., Rochester, NY

1998- 2005

Equipment Leasing subsidiary of J. P. Morgan Chase Bank serving Middle Market, Investment Bank and Private Bank clients.

**E-Commerce Manager (2003-2005) , Equipment/Residual Manager (1998-2003)**

Established and implemented an e-business strategy to provide superior customer service and operational efficiency for the leasing business. Design and implementation of [www.jpmorganleasing.com](http://www.jpmorganleasing.com) website resulting in increased sales volume.

- Led requirement gathering meetings with business stakeholders and documented requirements for leasing product information to be posted on the bank's intranet including product profile, brochures and contact information.
- Represented lease product on the Middle Market Internet Advisory Board and defined an internet strategy for the lease product.
- Analyzed business process and implemented internet accessible document imaging system, established procedures and trained staff resulting in reduced physical storage expense and increased productivity.
- Analyzed business process and outsourced Uniform Commercial Code filings (UCC's) to third-party service provider and coordinated vendor provided training of staff resulting in improved efficiencies, reduced errors and expense.
- Analyzed business process and designed and implemented an Access database system for equipment research library increasing efficiencies.
- Led effort to identify and evaluate lease accounting systems and vendors for the selection of a new lease accounting platform.

XEROX CORPORATION, Webster, NY

1997 - 1998

Fortune 150 technology company primarily focused on digital document printing systems and solutions.

**Leasing Specialist**

Managed portfolio of leased assets for all Xerox locations acquired through lease contracts including; accounts payable, property tax, sales/use tax, casualty value and asset tracking administration. Managed lease expiration process including; Lessee and Lessor notification, validation of Fair Market Value options, negotiation of renewal rates and buy-outs, return of equipment, renewal documentation, purchase order and accounts payable functions.

- Consistently exceeded goals in meeting customer satisfaction and improving processes earning the “Make it Count” award a record two times.
- Negotiated \$105K in cost savings on just two contracts.
- Automated lease expiration notification process through Microsoft Word mail-merge tool resulting in a 35% reduction in processing time.
- Member Asset Management/Leasing core team resulting in the selection and successful conversion to state of the art asset management system.
- Provided financial analysis and forecasting of spend/revenue of lease contracts contributing to the development of the Business Operating Plan.

AMERICAN CREDIT SERVICES, INC., Rochester NY

1996 - 1997

A division of Rochester Community Savings Bank, Rochester, NY exclusively devoted to indirect auto loans and leases.

**Portfolio Analyst**

Reporting to the Director of Risk Management, analyzed loan production and portfolio data to identify trends and forecast financial impact. Supervised Production/Dealer Analyst and Administrative Assistant. Managed document control unit activities administering Master Agreements with over fourteen hundred auto dealerships in ten states.

- Created statistical delinquency report that identified regional differences in performance for credit-scored loans with identical credit scores. Resulted in modifications to underwriting standards which improved financial performance by aligning pricing with loan performance.

CHASE EQUIPMENT LEASING, INC., Rochester, NY

1984 to 6/96

The leasing subsidiary of Chase Manhattan Bank, N.A. serving Middle Market and Investment Bank clients.

**Assistant Treasurer, Equipment/Residual Manager** - 1989 to 6/96 and 1998 to 2003

Manage Leasing Department asset portfolio for Chase Manhattan and regional banks in Arizona, Florida, Maryland and Ohio. Responsible for full cycle of lease residual value activities from equipment value research and residual setting to negotiation of end of lease extensions or purchases by clients or third parties.

- Directly contributed to profitability by resulting gain on sale or extension of residual investments.
- Forecasted future market value of capital equipment to determine lease structure parameters.
- Determined Fair Market Values for leased equipment at maturity.
- Negotiated sale of all off-lease equipment or recover investment by extension or re-lease of the equipment.
- Ensured return/maintenance terms and conditions contained in the contract are appropriate for the equipment.
- Presented documentary evidence to support settlement with Bankruptcy Trustee resulting in seven figure recovery.\*

\* Recipient Chase Credit Hero Award - 1994

**Assistant Specialist** - 1987 to 1989

Verified and processed documentation in the leasing of computer systems, aircraft, helicopters, and industrial equipment.

- Prepared or obtained all required documentation for lease agreements.
- Negotiated modifications to standard terms and conditions involving legal department for material changes.
- Calculated or verified all financial calculations including present value of lease payments.
- Performed lien searches and filed UCC statements to perfect liens on leased equipment.
- Acquired and logged required insurance certificates for leased equipment.
- Performed account set-up in the lease accounting system.
- Utilized spreadsheet software to prepare various operations reports for management

**Accountant** -1984 to 1987 (Chase Manhattan Bank N.A.)

Prepared legal accountings for Trust & Estate accounts for surrogate court review.

## **EDUCATION**

Bachelor of Science, Business Administration/Finance Rochester Institute of Technology, Rochester, NY - 1993

Associate of Science, Business Administration, Monroe Community College, Rochester, NY - 1983

## **PROFESSIONAL TRAINING**

SuperTrump Pricing (Ivory Consulting), Intro to Visual Basic, Advanced Visual Basic, Advanced Business Process Reengineering, Intro to Quality Methods (Six Sigma), Root Cause Analysis, Using Oracle Lease Management, Implementing Oracle Lease Management, Oracle Fixed Assets, Oracle Flow Accelerators, Principles of Leasing, Credit Bureau Statistical Scoring Applications

## **COMPUTER SKILLS**

Software: SuperTrump (Ivory Consulting), LeasePlus (Lease Team), Aspire (Lease Team), T-Val, Microsoft Project, Microsoft Office (Word, Excel, Access, PowerPoint, Outlook and Live Meeting), Quality Center, SQL Enterprise Manager, Visio, Oracle Lease Management, InfoLease, Salesforce

## **COMMUNITY SUPPORT**

Meals on Wheels Deliveries

Corporate Reading Program Volunteer for At Risk City Elementary School Students (Citi)

American Banking Institute Representative (Chase)

Rush Henrietta Falcon Soccer Program – Field Volunteer

City of Rochester Clean Sweep Program – Volunteer