



NAME: **Ellen Grace Z. Gerales**  
NATIONALITY: American  
DOB: 10:10:1966  
MARITAL STATUS: SINGLE

ADDRESS: POB 2015/Venice, CA90294  
TELEPHONE: 310 8951326 or 310 430 1329  
E-MAIL: [ggerales@gmail.com](mailto:ggerales@gmail.com)

## **PROFILE**

My career in the mortgage banking and import industry has given me many years of training on different aspects of business management, - management, marketing, planning, organization. After years of being in the Sales arena, it enabled me to master public and inter-personal relations. Coupled with these vital training, I used my acquired knowledge and professional experiences to motivate and inspire others by using positive enforcement thus developing an effective business method.

Based on my professional skills, I feel confident that I can be a good role model/teacher. I can offer my students a fun class and success in learning the English language. Being able to effectively communicate across and among cultures as well as in diverse situations is a skill that is imperative in today's society. Because of my extensive travel background abroad, I have been exposed to culturally diverse environment. As a result, it has become natural and easy for me to engage in a multi-cultural and global community.

## **VOLUNTEER/CHARITABLE WORK**

- \* I was a volunteer helper for a Non-Profit Organization - "**Hand to Hand Feeding**" in Santa Monica, CA - organizing and serving, every weekend, the homeless people with food and clothing.
- \* I have been a donator to a Non-Profit Organization "**Feed the Children**" - helping starving children.
- \* I also donated to "**D.A.R.E**" (Drug Awareness Rehabilitation Education), a group/organization that

helps keep children “out of the streets” and away from drugs.

\* I am currently volunteering/teaching ESL students, 2 hours/day.

## **SKILLS**

Leadership and business management skills  
Strong interpersonal relations  
Excellent verbal and written communication  
Time-efficient, systematic working methodology  
IT: Windows XP, MS Word, Type 80 wpm

## **PROFESSIONAL CAREER**

### **Import/Proprietor**

JUN 2005 - March 2009

- Traveled outside the U.S. to select products for import sales
- Advertised imported merchandise, for resale, on website as well as by print ads
- Processed orders, packaged and prepared for shipping to clients
- Budgeting/bookkeeping/payroll

### **Travel**

Feb 2003 - Jun 2005

- Retired from the Mortgage Banking Industry. Resided in Europe (Germany, Italy)

### **Ameristar Lending Corporation/Mortgage Loan Banker**

Feb 2000 - Mar 2003

- Originated mortgage loan sales - Conventional Freddie Mac/Fannie Mae loans
- Advertised, marketed various loan programs/products by means of print advertising and networking
- Qualified clients for a loan/processed loan applications and submitted to underwriting for approval
- Managed and supervised a loan processing team/department
- Managing involved adjusting work operations and organizing functions related to regulations, practices and procedures for the loan department

### **American Capital/Mortgage Loan Consultant/Banker**

Mar 1999 - Feb 2000

- Produced mortgage loan sales - Government insured loans, Sub-prime loans
- Held and attended seminars related to different loan products and programs and its guidelines
- Qualified borrowers and processed loan applications for approval
- Attended mortgage loan conventions for educational and networking purposes
- Managed a processing team, regulated standard office practices and procedures

**Chase Manhattan Mortgage/Mortgage Loan Representative**  
Sep 1998 - Mar 1999

- Supervised a loan processing department; management involved coordinating meetings, reviews of loan productions and discussions pertaining to due diligence matters
- Presented training seminars on underwriting guidelines and conditions
- Originated mortgage loan sales - Conventional, Government Insured and Sub-prime
- Processed loan applications for underwriting approval and funding/closing of escrow

**Trent Financial/Mortgage Loan Representative**  
Oct 1994 - Sep 1998

- Received extensive training on various loan programs: FHA/VA government loans, Sub-prime, programs, Lines of Credit, Home Improvement, 2<sup>nd</sup> Trust Deeds- Attended seminars presented by Lenders/Banks , pertaining to their niche products and underwriting requirements.
- Training received also on qualifying borrowers and processing loans
- Verified and reviewed financial documents for loan submissions/approvals
- Introduction of sales and motivation classes as regular training for loan officers

**EDUCATION**

**Santa Monica College** - 1989 to 1994 Business Administration

**LICENSES**

California Real Estate Agent License (Mortgage Business)  
Seller's Permit (Import Business)  
Travel Agent (IATA)  
UCLA TESOL/TEFL Course (Certificate)

**INTERESTS\*RECREATION**

People, Culture, Language, Travel, Music, Art/Photography  
Health Fitness, Salsa Dancing, Skiing and Yoga

**REFERENCES** - Available Upon Request

Grace Gerales  
P.O. Box 2015  
Venice, Ca 90294  
310 895 1326

March 18, 2009

To whom this may concern:

I've attached my resume for your consideration for an ESL teaching position.

My years of experience in all aspects of the mortgage banking and import industry, working with clients from diverse backgrounds have equipped me with the wherewithal to motivate and inspire others. I feel confident that I can put the skills and knowledge I acquired to good use in the classroom. I think this is particularly the case since the world is becoming increasingly multicultural. As a result, my ability to relate to new arrivals to these shores can be invaluable in motivating them to learn English. Moreover, my extensive travel background abroad and having lived in Italy and Germany - as a cultural experience, has taught me to appreciate the vital role that values and attitudes play in reaching students and others. While there is no substitute for mastery of subject matter, it alone is not enough to be instructionally effective.

I look forward to the opportunity of being an integral part of your team.

Sincerely,

Grace Gerales