

Karter Dean

Business Analyst - Lending & PM Tools

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STRENGTHS

-  **Requirements Leadership**
During lending discovery sessions, careful questions exposed hidden rules and gave developers requirements they could act on.
-  **Financial Analysis**
When income figures disagreed, SQL checks and Excel models traced causes quickly; finance teams gained a trusted review path.
-  **Quality Assurance**
A calculation release needed more than a green test. Regression evidence and business signoff made deployment decisions easier.
-  **Stakeholder Partnership**
Business partners often brought incomplete requests. Listening first helped shape practical solutions and stronger working relationships.
-  **Production Support**
When a live issue surfaced, data and logs separated process causes from defects, helping developers reach durable fixes.

SKILLS

<u>Business Analysis</u>		
<u>Requirements Elicitation</u>		
<u>Solution Design</u>		
<u>Lending Operations</u>		
<u>Financial Markets</u>	<u>Stocks</u>	<u>Options</u>
<u>Fixed Income</u>	<u>Mutual Funds</u>	
<u>Bond Amortization</u>		
<u>Accrued Income</u>	<u>Expected Income</u>	
<u>Yield Calculations</u>	<u>SQL</u>	
Microsoft Excel		

SUMMARY

Business systems consultant with six years of experience leading lending, capital-markets, and portfolio-management initiatives from discovery through production support. Holds a Bachelor of Business Administration in Finance and Information Systems, with hands-on expertise in SQL, Azure DevOps, **advanced Microsoft Excel**, Agile delivery, solution design, and **quality assurance**. Translates financial product rules into practical workflows, traceable requirements, reconciliation models, and reliable releases. Experience covers stocks, options, fixed income, mutual funds, **bond amortization**, accrued income, expected income, and yield calculations. Partners closely with business leaders, developers, architects, testers, risk teams, and project managers, while mentoring analysts and preparing audit-ready materials. Ready to help Northstar Meridian Bank improve **business effectiveness**, strengthen client-focused solutions, and deliver dependable lending and project-management outcomes.

EXPERIENCE

Senior Business Analyst, Lending and Portfolio Technology

Hawthorne Capital Services  July 2023 - Present  Milwaukee, WI

- Leads requirements, solution design, Agile delivery, testing, production support, and analyst mentoring across lending and portfolio technology. Partners with operations, finance, architecture, development, quality assurance, risk, and audit stakeholders to deliver controlled improvements.
- Led lending and portfolio enhancements across six delivery streams using **Azure DevOps** and Agile planning.
 - Translated bond amortization rules into SQL queries and Excel models for finance reconciliation.
 - Facilitated discovery with lending officers, architects, developers, and QA analysts for clear **acceptance criteria**.
 - Directed calculation testing, defect triage, **regression evidence**, and **business signoff** before controlled releases.
 - Investigated **trade enrichment** and income issues, guiding developers toward durable production fixes.
 - Mentored three analysts on requirements, **stakeholder communication**, solution documents, and risk-aware delivery.
 - Prepared status presentations and audit-ready implementation materials for project leaders and control teams

Business Systems Analyst

Granite Ridge Financial  May 2021 - June 2023  Chicago, IL

- Owned analysis for lending-origination modernization, future-state workflow design, Agile backlog refinement, quality assurance documentation, risk controls, and application support. Connected business partners with product owners, developers, testers, audit teams, and support personnel.
- Owned lending-origination analysis for **credit review**, **collateral updates**, and exception workflows.
 - Reconciled loan, security, and income data with SQL and **advanced Microsoft Excel** models.
 - Refined Azure DevOps backlogs with scope, dependencies, assumptions, and measurable acceptance criteria.
 - Produced solution designs, process maps, QA scenarios, **communication plans**, and implementation presentations.
 - Mapped control points and evidence requirements for **risk management** and **cost optimization** reviews.
 - Tracked remediation items through audit and continuous-monitoring activities with clear ownership records.
 - Reproduced application defects through logs and data analysis, coordinating targeted developer corrections

Junior Business Analyst

Lakeview Trust Company  August 2019 - April 2021  Madison, WI

LANGUAGES



MY CAREER



- Senior Business Analyst, Lending and Portfolio Technology at Hawthorne Capital Services (3.2 Years)
- Business Systems Analyst at Granite Ridge Financial (2.1 Years)
- Junior Business Analyst at Lakeview Trust Company (1.7 Years)

Supported lending and investment-servicing analysis through requirements gathering, financial data validation, workflow documentation, Agile ceremonies, testing, stakeholder communication, and implementation support. Worked with relationship managers, operations, compliance, developers, and QA analysts.

- Gathered lending requirements from relationship managers, **operations specialists**, and **compliance stakeholders**.
- Built Excel models and SQL extracts for loan balance and yield validation.
- Created user stories, **workflow diagrams**, requirements notes, and test cases for incremental releases.
- Recorded Agile decisions and surfaced process risks during solution-design discussions.
- Executed functional and **regression testing** across account, security, and transaction scenarios.
- Documented reproducible defects with **business** impact for developers and QA analysts.
- Prepared **training notes** and stakeholder presentations supporting adoption of revised procedures

PROJECTS

Lending Origination Modernization 📅 2023

A lending workflow once felt fragmented across teams. Mapped its future state, clarified controls, and shaped a practical delivery path that gave business partners confidence in phased implementation.

Investment Income Reconciliation Model 📅 2022

Small calculation differences can create large questions. Built a SQL and Excel reconciliation approach for accrued income, expected income, amortization, and yields, giving finance a clearer review process.

LEADERSHIP & AWARDS

- Dean's List, University of Wisconsin–Madison, 2017 and 2018
- Finance and Information Systems Capstone Presentation Award, 2019
- Recognized by delivery leaders for mentoring analysts through complex production issues, 2024

EDUCATION

Bachelor's Degree in Business Administration, Finance and Information Systems
University of Wisconsin–Madison 🎓 GPA: 3.7 📅 2019 📍 Madison, WI
***Coursework:** Financial Markets, Database Management, Business Systems Analysis, Financial Modeling*

CERTIFICATIONS

- Microsoft Certified: Power BI Data Analyst Associate 📅 2024
- Microsoft Certified: Azure Fundamentals 📅 2022
- Certified ScrumMaster (CSM) 📅 2021

TECHNICAL SKILLS

- **Business Analysis Tools:** SQL, Azure DevOps, Microsoft Excel
- **Agile Delivery:** Scrum, Agile methodologies, sprint planning
- **Financial Products:** Stocks, options, fixed income, mutual funds
- **Income Calculations:** Bond amortization, accrued income, expected income
- **Yield Analysis:** Yield calculations, income projections, reconciliation
- **Quality Assurance:** Functional testing, regression testing, defect triage
- **Solution Design:** Requirements documents, process maps, workflow diagrams
- **Application Development:** User stories, acceptance criteria, release validation
- **Architecture Development:** Architecture discussions, integration analysis, scope clarification
- **Risk Management:** Control points, risk plans, remediation tracking
- **Audit Support:** Audit evidence, continuous audit, monitoring reviews
- **Production Support:** Issue investigation, log analysis, developer coordination

PROFESSIONAL AFFILIATIONS

- Mentor, Midwest Financial Technology Analyst Network, 2024 - Present
- Volunteer Facilitator, Milwaukee Data Literacy Workshop, 2022 - Present

ADDITIONAL INFORMATION

Work Status : Authorized to work in United States. No sponsorship required.

REFERENCES

AVAILABLE ON REQUEST