

PETER TOMA

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SUMMARY OF QUALIFICATIONS

- Financial Statement Analysis
- Financial Modeling
- Budgets & Forecasts Reconciliations
- Bank Account Reconciliations
- Commissions Analysis
- GAAP Accounting
- Treasury Management
- ACH/Wire Transfers Payments
- Variance Analysis
- Cash Flow Forecasting
- Ad-Hoc Reporting
- Investor Reporting
- Oracle Testing and Implementation
- Streamlining Process and Procedures
- Collaborative Mind Set

PROFESSIONAL EXPERIENCE

Loan Snap, Inc. – Costa Mesa, CA

August 2020 - Current

Senior Capital Markets Analyst (Pricing)

- Review, lock, extend and revise all mortgage loan rate lock requests submitted by mortgage bankers and operations team members.
- Analyze and resolve all associated pricing discrepancy requests with operations and sales team associated with the managed loan pipeline.
- Assist in implementing new pricing methodologies with management to help optimize gain-on-sale and identify revenue inconsistencies.
- Create, manage, and deliver reporting needs utilizing Microsoft Access for operational requests and completing daily task deliverables.
- Closely monitor debt market fluctuations on MBS LIVE to help determine optimum sell pricing and execution of funded loans.
- Assist in managing TBA hedge positions by determining if pair-out adjustments or purchase of additional short positions are needed to help mitigate market risk exposure.

TENET HEALTHCARE – Anaheim, CA

July 2019 – July 2020

Senior Analyst (Managed Care)

- Researched and resolved impatient and outpatient billing payment discrepancies with insurance carriers in a deadline driven environment.
- Responsible for loading healthcare contracts into the nThrive ERP system, auditing contract data uploads and facilitating corrections and updates on outstanding issues with our partner revenue cycle management team.
- Supported management and healthcare plan negotiators by building financial models to help illustrate and ensure the rate quotes received from the healthcare providers are market competitive before negotiations are completed.
- Updated fee schedules based on insurance carriers revised contract terms and promptly delivered financial package to insurance providers within the agreed upon timeframe.

INDEPENDENT CONSULTANT

July 2015 - July 2019

Clients Include: SC Fuels, Capital Group, HCP, Inc. and United Health Group

SC Fuels / Financial Analyst - 6 Months

- Supported the financial operations team in the testing of financial data against Oracle database output identifying variances and making appropriate adjustments across multiple business units.
- Reviewed dashboards and financial metrics capturing data inconsistencies and assessed best practice approaches with management team.
- Analyzed and extracted various sections from the P&L statement creating excel templates and uploading changes within Oracle Essbase.
- Facilitated backend script updates with Oracle admin team during implementation process updating changes and assuring output accuracy.

Capital Group / Senior Analyst - 18 Months

- Provided financial accounting support for the Investment Global Portfolio Accounting Division.
- Collaborated with team members on month-end close cycle to resolve any outstanding items to meet strict deadlines.
- Reviewed daily time-sensitive cash projections identifying outstanding account-level variances and assuring issue resolution.
- Researched and resolved out of tolerance security price discrepancies and coordinated with account owners on appropriate actions to take.
- Reconciled daily and monthly security assets with bank statements; adjusting for market value differences, fees/expenses, accrued income, account receivable/payable and finalizing accuracy to all client-facing comments.
- Reviewed all buys/sells of foreign currencies, projected cash balances and accurate exchange rates are reflected prior to releasing trade.

HCP, Inc. - Senior Associate / Financial Operations - 12 Months

- Provided financial support to ensure appropriate data is received to execute deliverables for a publicly traded REIT.
- Prepared and reviewed financial statements received from healthcare operators for format consistency and edited Excel formulas for templates accommodating file changes.
- Worked with large data sets to create meaningful presentations within Salesforce enabling informed, executive-level financial decisions.
- Reviewed client level financial statements vs. HCP's forecasts utilizing Oracle's Hyperion/Essbase to identify and adjust for discrepancies.
- Managed month-end closing process by reviewing journal entries and supporting documentation ensuring deadlines are met.

United Health Group (Optum Rx) / Financial Consultant – 12 Months

- Provided financial and accounting support for the United Health Group pharmacy division - OptumRx.
- Created pivot tables to report commissions and memberships sales utilizing SQL and Microsoft Access to report to senior management.
- Prepared monthly accruals, reconciled GL accounts, and worked with various departments to identify month-end carryover adjustments.
- Reviewed and analyzed the income statement account balances and identified necessary adjustments to allocate and record expenses to appropriate cost centers.

Selected Accomplishments:

- Finalized processes and procedures for departmental cross training and assured audit accounting controls are in place.
- Performed monthly fluctuation analysis on operator financials and metrics by reconciling discrepancies and facilitating updates.
- Developed Power BI dashboards and monthly reporting packages identifying trends to provide financial insights to business managers.
- Uploaded and reconciled monthly budget actuals vs. forecasts identifying variances and making necessary adjustments.
- Carried out process improvements such as Ad-Hoc reporting automation to help optimize month end financial reporting.

RUSHMORE LOAN MANAGEMENT SERVICES LLC - Irvine, CA**May 2013 - June 2015****Senior Accounting / Treasury Analyst - 80% Accounting/20% Finance**

- Researched and reconciled all investor accounting activity and portfolio analysis on non-performing loans serviced.
- Managed all aspects of month-end close including posting of journal entries and the researching/resolving of transactional discrepancies.
- Coordinated all domestic and foreign treasury activity, forecasted monthly accruals for Investor reporting and remittance analysis.
- Facilitated the opening and closing of bank accounts and maintained documentation based on contractual agreements with investors.
- Managed daily data warehouse feed containing all account-level activity analyzing cash forecast projection accuracy and liquidity levels.
- Supported the presentation of all financial information related to the department's financial results; assessed cause of change and trends relative to projections to ensure a thorough understanding of variance drivers.

Selected Accomplishments:

- Oversaw implementation projects to help improve and automate processes such as the creation of standardizing ad-hoc reporting tools.

BANK OF AMERICA - Irvine, CA**Feb 2011 - March 2013****Accounting / Treasury Analyst**

- Provided financial support on forced lender-placed insurance policies transitioning from Balboa Insurance to QBE Insurance Group.
- Prepared and inputted journal entries reviewed and reconciled general ledger accounts in preparation of month-end close cycle.
- Maintained general ledger activity by transferring subsidiary accounts, preparing a trial balance, and reconciling discrepancies.
- Performed balance sheet reconciliations, account analysis, accrual calculations, and ad-hoc reporting requirement deliverables.
- Uploaded and reconciled monthly budget forecasts, identified variances, and delivered client facing commentary to upper management.
- Managed accounting and financial reporting controls assuring strict guidelines are in place for preparation of external audit review.

Selected Accomplishments:

- Managed all treasury functionalities during completion of acquisition and facilitated all cash management reporting needs.
- Developed, maintained, and evaluated financial performance by comparing and analyzing actual results with forecasted.

FIRST AMERICAN FINANCIAL CORPORATION – Santa Ana, CA**Nov 2009 - Jan 2011****Investment / Treasury Accountant**

- Provided accounting and financial reporting support directly assisting portfolio manager in overseeing \$2.4B in fixed income assets.
- Balanced and reported all daily cash activity and managed all aspects of the month-end close process utilizing crystal reporting.
- Managed fixed income security trades, money market funds, demand deposit accounts and all treasury functionalities.
- Facilitated the opening and closing of bank accounts and maintained documentation based on contractual agreements with custodians.
- Prepared monthly and quarterly management reports (MMR) and Board of Director package for commentary and review.

Selected Accomplishments:

- Reported and reviewed portfolio performance analysis, reporting polices and general portfolio strategies with senior management.

STATE STREET BANK AND TRUST, Senior Claims Analyst**2007 - 2009****PACIFIC LIFE INSURANCE COMPANY, Commission Analyst****2003 - 2007**

SOFTWARE EXPERIENCE

Microsoft PowerPoint, Word, Visio, and Excel (Pivot Tables, Index Match, IF And/Or, H/VLOOKUP's, Sum If, Text join, Left/Mid/Right, Offset)

Financial Analysis: SQL, Oracle/Hyperion-Essbase and SmartView, SAP, PeopleSoft, Crystal Reporting, Power BI, Salesforce, Tableau

Mortgage/Capital Markets: Encompass, Optimal Blue, Bloomberg, Mortgage Capital Trading (MCT) and MBS Live

EDUCATION

California State University, Sacramento, CA

BA - Economics