

Brittany S. Hodges

Washington, D.C. Metropolitan Area

Mobile: 240.472.7263

Email: BHodges@ArndasSolutions.com

Prof: [linkedin.com/in/brittanyhodges](https://www.linkedin.com/in/brittanyhodges)

Web: www.ArndasSolutions.com

EXECUTIVE SUMMARY

Strategic solutionist with 12+ years experience in federal government lending procedures and initiatives. A results-oriented Analyst and Woman-Owned Small Business (WOSB) owner with a strong background in portfolio evaluation, having reviewed over \$350 MM in guaranteed loan dollars in any given previous examination. Recognized for a collaborative leadership style, proactive, approach, and keen ability to effectively translate complex operational concepts into tangible action plans. A proven leader with a strong executive presence, capable of blending big-picture viewpoints with tactical considerations to achieve record growth. Strong qualifications in general management, system technology, data integrity and improving workload inefficiencies.

EDUCATION

Trinity Washington University – Washington, DC	May 2018 Graduate
Masters of Business Administration	Cum Laude

North Carolina A&T State University – Greensboro, NC	December 2010 Graduate
Bachelor of Science, Communication Systems & Technical Studies	Cum Laude

PROFESSIONAL EXPERIENCE

Arndas Solutions – Washington, DC	The U.S. Small Business Administration (SBA)	(8/2020 – Present)
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- Managing Director and subcontractor for the Small Business Administration 7(a) Loan Guaranty Program; Responsible for Evaluating and executing the Delegated Authority loan program process.
- Responsible for completing the initial review for delegated lenders up to \$350MM through the evaluation of financial metrics (i.e. 1502 Reporting Rate, Net Yield, Rapid Growth Rate, enforcement Actions) and projected requirements by developing and implementing life cycle analyses of lender review projects based on risk management evaluations.
- Streamlined the 7(a) delegated authority renewal process and procedures by evaluating the organization, methods, and procedures for providing administrative support systems such as records, communications, directives, forms, files, and documentation while creating an automated system to improve efficiency.

Garcia & Ortiz – Washington, DC	The U.S. Small Business Administration (SBA)	(11/2016 – 8/2020)
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- Senior Financial Analyst; Prepared comprehensive, analytical and evaluative reports for SBA Lenders with outstanding balances up to \$100MM dollars by researching and investigating improved business processes and management practices for application to agency programs and operations. Identified areas of review, required actions and follow-ups to ensure execution. Evaluated the success of the program and recommended participant continuation or termination based on consideration of complicated financial and management operations. In addition, worked on the correction of a substantial number of errors, omissions, and discrepancies.
- Analyzed and submitted proposed changes to Standard Operating Procedure (SOP) to determine impact on program operations and efficiencies. Developed new program policies to help meet goals and objectives. Identified data required for use in the management and direction of the 7(a) loan program.

- Applied a thorough knowledge of corporate finance with an extensive background in the financial and management operations and practices of the Paycheck Protection Program for commercial lenders requesting financial assistance on behalf of the CARES Act and COVID-19 funds. Evaluated duties of Lenders and recognized, defined, and developed tentative conclusions and initial recommendations with respect to problems or questions of a new or unprecedented nature.

EMAX, LLC—Washington, DC U.S. Dept. of Housing & Urban Development (Part-Time) (4/2018 – 12/2018)

- Program Financial Advisor (PFA) to the Asset Sales Office; Analyzed and evaluated agency functions and activities being considered for conversion to contract operations. Supported the mission, initiatives, operating procedures, financial objectives and delegations of authority for the Office of Asset Sales to ensure the maximum recovery of defaulted mutual mortgage funds.
- Reviewed administrative procedures to determine appropriate changes or corrective action required for successful execution of Single Family and Multifamily loan sales. Developed management and program evaluation plans, procedures, and methodology to determine floor prices of assets for sale. Researched and investigated new and improved business and management practices for client to improve the efficiency of program operations.
- Analyzed bid model used for bid day bid evaluation to review the submitted bids and corresponding results generated by the bid system. Confirmed bid model outputs are accurate based on systems evaluation methodology. Identify and confirm bid evaluation model correctly classified the winning bidder for each loan pool.

Garcia & Ortiz – Washington, DC The U.S. Small Business Administration (SBA) (11/2014 – 11/2016)

- Financial Analyst II; Managed special analysis and reviews of lender oversight activities for agency lending partners. Monitored, and evaluated underwriting documentation that supports the issuance of the SBA's 7(a) guaranty loan programs to qualified lenders.
- Evaluated Delegated Authority lender performance (loan programs developed by Small Business Administration that allows lenders to make loans guaranteed by the government) on an ongoing basis. Analyzed, verified, and evaluated lender's financial information with SBA outstanding balances up to \$75 Million dollars. Identified current and emerging business and financial risk by monitoring lenders and evaluating SBA loan portfolios based on liquidity ratios, status reports, net flow, default rate, and enforcement actions.
- Prepared comprehensive examinations, reviews, and other financial analysis and evaluation studies on Lenders that fail to meet the legal obligations of a loan who are considered "high risk" for senior management. Identified areas of review, required actions, and follow-ups to ensure execution. Evaluated the success of the program and recommended participant continuation or termination.

BRILLIANT Corp. – Herndon, VA The U.S. Small Business Administration (SBA) (6/2013 – 11/2014)

- Financial Technician; Prepared self-initiated written responses to complex inquiries regarding SBA loan guarantee programs and resolved the request for lender monitoring and current risk data.
- Provided technical expertise and assistance with financial analysis, special projects, and reviews of lender oversight programs with Senior Management to enhance SBA's 7(a) guaranty life cycle.
- Coordinated lender's 7(a) loan guarantee program renewal process through communication with SBA District Offices and Lender. Prepared correspondence request letters and emails for certification letters of good standing. Identified required actions and follow-up based on current and emerging risk to SBA loan portfolio.