

Bethanie A. Downes
GDI Research Analyst and Program Manager

Experience:

National Association of Secondary School Principals ; Reston , VA

- Membership Specialist, June 1995 – July 2000

Designed and maintained accounting system for \$3,000,000 of membership revenue, tracked progress of promotional projects and served as national contact for state and national level members, membership coordinators and executives.

Bank-Fund Staff Federal Credit Union (Serving members of the World Bank and International Monetary Fund) ; Washington , DC

- *Mortgage Servicer*, Promoted January 1995 – June 1995

Reviewed problem mortgage accounts and implemented procedures to avoid recurrent loan origination and servicing errors; collected funds for overdrawn mortgage escrow accounts, unpaid real-estate taxes and homes owners insurance.

Completed the Department of Housing and Urban Development workshop on new Real-Estate Protection Act and wrote instructional manual used for employee training.

- *Post Closing Reviewer, Secondary Market Operations* , Promoted
May 1994 – January 1995

Reviewed mortgage documents for accuracy, legal compliance and marketability to secondary investors; informed closing attorneys and title companies of missing loan documents, incorrect escrow deposits and all other closing errors affecting loan sales.

- *Consumer Loan Processing Clerk*, October 1993 – May 1994

Processed consumer loan applications and provided administrative support to residential and consumer lending departments.

Education:

Virginia Polytechnic and State University, Blacksburg , VA ; Bachelor of Arts
International Studies, 1993; Concentrations in Business and French

L'Universite de Haute Bretagne, International Student Exchange Program, October
1991 – July 1992; Rennes , France

Skills: Computer and French Proficiency