

# Christian Bobo

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## PROFESSIONAL EXPERIENCE

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### Hummingbird PMP

Charlotte, North Carolina

Founder & CEO

Jan. 2025 – Present

- Independently developed a full-stack fintech-adjacent SaaS platform, gaining hands-on fluency in software architecture, API integration, and product development - enabling direct collaboration with engineering and product teams on technical funding infrastructure
- Built payment processing, document execution, and financial reconciliation workflows integrating Stripe, DocuSign, and AI-driven transaction matching - developing a practical understanding of the technical layer underlying consumer lending and payments platforms
- Implemented advanced vision and reasoning models: automated damage assessment from photos, optimized vendor routing, and fuzzy-matching reconciliation for transactions
- Designed multi-tenant domain models and compliance workflows for regulated financial operations, applying structured finance intuition to software architecture decisions around payments, leasing, and portfolio management

### BMO Capital Markets

Chicago, Illinois

Associate, Global Markets Corporate Banking

Jun. 2020 – Aug. 2024

- Structured over \$4 billion in mortgage warehousing lines across diverse product types, providing credit coverage for approximately 80+ counterparties per annum
- Engineered a cross-functional initiative to reduce risk-weighted assets by ~\$200 million monthly by recategorizing FHA loans, resulting in a 10% enhancement to portfolio returns
- Developed and maintained a technical database using Bloomberg, Intex, and SQL for real-time monitoring of ABS trading book exposure and performance across 1,000+ active positions
- Automated regulatory capital calculations by modifying an internal capital calculator with VBA, reducing processing time by 80% and improving compliance efficiency

Analyst, Global Markets Corporate Banking

Jun. 2018 – Jun. 2020

- Streamlined the underwriting process for ABS, REIT, mortgage originator, and broker/dealer portfolios, reducing documentation by 50% while maintaining regulatory compliance
- Structured derivative and margin loan transactions primarily for financial sponsors in the metals & mining, business services, and technology industries

## SKILLS & EXPERTISE

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**Structured Finance & Capital Markets:** Warehouse lending, ABS structuring, credit risk analysis, fixed income, mortgage coverage, regulatory capital, covenant compliance, documentation & execution

**Technical:** SQL, Python, VBA, TypeScript, JavaScript, React, Node.js, PostgreSQL

**Financial Platforms:** Bloomberg, FactSet, CapIQ, Intex, Moody's, S&P, Fitch, Kroll

**Software & Integrations:** GitHub, Vercel, Railway, Supabase, Stripe, Plaid, PostHog, Redis, Grafana, Cursor, Codex, OpenRouter, REST APIs, Docker, Ollama

**Core Competencies:** Cross-functional stakeholder management, investor relations, financial modeling, structured product analysis, full-stack development, API integration

## EDUCATION

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Ohio University, College of Business

Athens, Ohio

Bachelor of Business Administration in Finance

May 2018