

# LAVESTIA A GASTON HARPER

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## LOAN ORIGINATION - ACCOUNTING - TAXATION - FINANCE

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### SUMMARY OF EXPERIENCE

- **Motivated and dynamic results oriented professional with over twenty years of experience providing small business consulting, management, accounting firm and governmental accounting, operational and tax accounting, payroll, for profit and non-profit accounting, financial planning, mortgage loan origination and property management, resulting in proven diversified accounting experience which includes thirteen years of grant accounting complemented by a strong educational foundation.**

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### EDUCATION AND TRAINING

<b>MACC, MASTER OF ACCOUNTANCY AND TAXATION (MACC) (CUM LAUDE)</b>	<b>2012</b>
STETSON UNIVERSITY GRADUATE SCHOOL OF ACCOUNTANCY AND TAXATION	Deland, FL
<b>B. B.A., BACHELOR OF BUSINESS ADMINISTRATION- ACCOUNTING (CUM LAUDE)</b>	<b>1995</b>
LEMOYNE OWEN COLLEGE	Memphis, TN
<b>DIPLOMA, FINANCIAL PLANNING CONCEPTS</b>	<b>1998</b>
AMERICAN EXPRESS UNIVERSITY	Minneapolis, MN
<b>DIPLOMA, TRAVEL CAREER TRAINING</b>	<b>1980</b>
SOUTHEASTERN ACADEMY	Kissimmee, FL

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### PROFESSIONAL EXPERIENCE

<b>ACCOUNTANT, FINANCIAL ADVISOR</b>	<b>JANUARY 1992 - PRESENT</b>
IN-STYLE ENTERPRISES/GLOBAL TAX EXPRESS, ACCOUNTING AND FINANCIAL SERVICES – INTERVEST INTERNATIONAL EQUITIES CORPORATION	Memphis, TN

Manage and supervise a multiple task accounting environment. Prepare annual and quarterly tax returns for individuals, sole proprietors, partnerships, corporations and non-profits. Provide overall authority for financial operations of the organization's budget preparation, administration, taxation, accounting, monthly closing of books of records, account reconciliation and journal entry adjustments. Prepare monthly, quarterly, and annual reports summarizing and forecasting company business activities and financial position in areas of income, expenses, and earnings based on past, present and expected operations. Develop financial statements; analyze business trends, and daily operating cost. Perform ongoing companywide assessments to determine business opportunities. Perform payroll services, purchasing agent activities, assist in the development of business plans, budgets, accounting procedures and controls for various business organizations. Assist in the setup of accounting systems for nonprofit and for-profit entities. Coordinate and develop course work and syllabus for training workshops. Provide Financial Advisory services representing Intervest International Equities Corporation.

<b>BRANCH MANAGER/ MORTGAGE LOAN ORIGINATOR OFFICER</b>	<b>JUNE - 2004 – AUGUST 30, 2008</b>
CARTERET MORTGAGE CORPORATION	Olive Branch, MS

Generated and developed business mortgage leads. Matched approved applicants with appropriate lender and loan programs such as VA, FHA and Conventional loans. Managed and trained loan officers, processed, originated, and packaged residential loans. Created and audited loan packages for compliance. Evaluated and performed preliminary underwriting of loan documents. Evaluated the financial status of loan applicants, their credit reports, tax returns and other financial documents. Updated loan account records and reviewed loan files. Analyzed financial resources to determine an applicant's ability to repay requested loan.

**LOAN OFFICER**  
PRIMARY RESIDENTIAL MORTGAGE

JUNE - 2000 – JUNE 2004  
Olive Branch, MS

Processed, originated, and packaged residential loans for various individuals. Acted as the liaison between the lender and the applicant. Evaluated and selected loan arrangements that was in the best interests of both parties.

**FINANCIAL ANALYST ASSISTANT**  
ACQUITEMPS- VINNING – IBG SPARKS

JUNE - 2002 – AUGUST 2008  
Memphis, TN

Processed and entered investment bond data from Bloomberg into computer system for various banks and financial institutions to create analytical reports for year - end closing.

**INTERIM FISCAL MANAGER/ PURCHASING MANAGER**  
SHELBY COUNTY HEAD START INC.

MAY -2002 - OCTOBER 2002  
Memphis, TN

Managed and supervised fiscal staff by scheduling work flow and monitoring productivity, reviewed and analyzed financial transactions and reports. Developed recommendations for the improvement of financial policies and procedures, assisted in the development of the annual budget and reconciled general ledger accounts. Compiled bid specifications, reviewed responses, made recommendations for awards, processed purchase orders, coordinated delivery of goods and services, processed and prepared internal audit procedures.

**FINANCIAL ADVISOR**  
AMERICAN EXPRESS FINANCIAL ADVISORS  
H D VEST FINANCIAL SERVICES

DECEMBER 1996 - MARCH - 1998  
JUNE 1998 – APRIL 1999

Memphis, TN

As an advisor I prepared financial plans for individuals by assessing their personal goals and needed resources to help them achieve their goals. Implemented financial plans by coordinating and choosing appropriate investments that meet client's personal goals. Conducted educational seminars that introduced information about the purchasing of various stocks and bonds options used to meet financial goals. Sold stocks, bonds, mutual funds and various insurance policies to customers, prepared asset allocation analysis and conducted financial planning seminars and workshops for individuals and businesses.

**GRANT ACCOUNTING SPECIALIST**  
SHELBY COUNTY GOVERNMENT

JANUARY - 1981 - SEPTEMBER 1994  
Memphis, TN

Managed and supervised fiscal staff, assisted in writing grant proposals, and grant budgets. Evaluated community needs analysis for the Community Development Block Grant (CDBG). Prepared grant reimbursement reports and reconciled receivables. Act as liaison between the agency MIFA and Community Services Agency (CSA). Assisted with the establishment of an internal auditing system for various grant funding to be used in preparation for the annual state audit. Monitored the local and fund accounting ledgers, line-item accounts and prepared monthly reimbursement reports.

**CERTIFICATION**

- Series 6 and Series 63 Licensure
- License Insurance Agent
- IRS Authorized Electronic Originator
- IRS AFSP Certification

Memberships: FINRA, (Financial Industry Regulatory Authority), SEC (Securities Exchange Commission), NSA (National Society of Accountants), NAEA (National Association of Enrolled Agents), NABFEME – National Association of Black Female Executives in Music and Entertainment

**SKILLS AND ABILITIES**

Proficient in Microsoft Office  
Lotus Office Suite  
Microsoft Excel  
Quick Books Pro

Olt Pro Tax System  
Great Plains Accounting  
Power Point  
Tax Wise

Bloomberg System  
Contributory Writer – Tennessee Tribune Newspaper