



Mayor of Providence

Brett P. Smiley

June 10, 2025

Honorable Members
Providence City Council
City Hall

Dear Honorable Members:

Pursuant to Sections 302(b) and 1103 of the Providence Home Rule Charter of 1980, as amended and Public Law, Chapter 45-50, Sections 1 through 31 passed in 1987, I am this day re-appointing Cheryl Galloway, of 47 Rutherglen Avenue, Providence, RI 02907, as a member of the Human Relations Commission for a term to expire on January 31, 2028, and respectfully submit the same for your approval.

Sincerely,

A handwritten signature in blue ink that reads "Brett P. Smiley".

Brett P. Smiley
Mayor

IN CITY COUNCIL

JUL 24 2025

READ

WHEREUPON IT IS ORDERED THAT
THE SAME BE RECEIVED AND APPROVED

A handwritten signature in blue ink that reads "Tina L. Mastrosavini".
CLERK

CHERYL GALLOWAY

CONTACT

(617) 719-6972
Galloway.Cheryl@gmail.com
Providence, Rhode Island 02907

EDUCATION & CERTIFICATIONS

Bachelors of Science -
Urban & Communities Studies
2015 | Charter Oak State College

National Mortgage Producer
License
NMLS # 2048427

Board
City of Providence - Human
Relations Commission | 2024
West Elmwood Housing - Loan
Committee | 2022
YMCA of Greater Providence | 2023
Butler Hospital Fundraising | 2024 &
2025

Award
Bank of Newport - Volunteer Award
2/2024
Northeast Women In Banking &
Mortgage 2025

LANGUAGE PROFICIENCY

Bilingual in Spanish & English

TECHNICAL SKILLS

Software: Google Suite, Microsoft
Office, Word, Excel, PowerPoint,
Calyx Point, Encompass, Skyward

Operating Systems: Microsoft
Windows

KEY HIGHLIGHTS

- ❖ **Strengths:** Leadership, project management, oral and written communication, and interpersonal skills. Thrive in both independent and collaborative work environments. Skilled at developing and cultivating key relationships and establishing effective collaborations.
- ❖ **Motivated Learner:** Demonstrated ability to assimilate to new ideas, concepts, methods, and technologies. Dedicated and innovative team builder with a superior work ethic.

PROFESSIONAL EXPERIENCE

Bristol County Savings Bank | Providence, RI 08/2024 – present
AVP Community Development Officer

- Actively develops and nurtures relationships with community organizations, local housing authorities and community groups.
- Originate residential loan products, specializing in Community Reinvestment Product Lines.
- Engages with applicants, taking application offsite and acting as a liaison throughout the application and loan process.
- Offer Financial Literacy Courses to any organization that is looking to increase this knowledge for adults and students in this capacity. .

BankNewport | Providence, RI 08/2022 – 8/2024
AVP Community Lending Officer

- Reviewed customer information to determine their needs in order to provide them with the best suited mortgage loan.
- Obtained financing for customers on Purchase and Refinance transactions.
- Maintain an understanding of the various loan program guidelines with 1st time Home Buyers including RI Housing, FHLB the bank to assist the customers with the various financing needs necessary.
- Maintained communication with underwriters, realtors, inspectors and attorneys in order to close purchase and refinance transactions in a quick and efficient manner.
- Represented the bank at various networking events to create partnerships with various agencies in addition to realtors, attorneys and financial planners.
- Teach monthly bi-lingual classes regarding financial literacy and financing topics at various locations.
- Participate in monthly Bank Sponsored community events and organizational events.

Guaranteed Rate Affinity | Providence, RI 10/2020 – 2/2022
Bilingual Mortgage Processor

- Determine if a file is ready to be underwritten, if not ready, I had to then determine what was missing and had to gather that information.
- Processed loan files to satisfy investors and company underwriting guidelines and communicate with the borrower and other interested parties to ensure a transparent loan process.
- Ordered appraisals, Verification of Employment and Title Searches for the loans .
- Process payments for Appraisal and Credit Report Request.
- Coordinated weekly meetings to update loan officers on the status of their loans..

TIMES² STEM Academy | Providence, RI

2/2010 – 10/2020

Bilingual Director of Admissions / Student Fundraising & Special Events Advisor

- Responsible for enrollment procedures for three charter schools; Elementary School division, Middle School division, and High School division.
- Manage all yearly processing aspects of over 2,700 lottery admission applications
- Develop marketing campaigns and assist with events that relay the school's mission to prospective parents.
- Participate in recruitment and enrollment/re-enrollment activities including: open houses and new student orientation programs. Organize and prepare all documentation, files, and cases for admissions of over 735 enrolled students according to Rhode Island
- Develop and coordinate workshops. Open houses, new student orientation events and testing sessions for effective and efficient dissemination of information.
- Create relationships with various companies for the goal of internship placements for high school students.
- Provide Spanish translation for school events, recruitment events, and parent and teacher meetings and conferences.
- Assist and collaborate with high school students with Fundraising activities
- Manage student interns and mentor new staff.

PFG Lending, LLC | Warwick, RI

2005- 2010

Sr. Loan Officer / Processor

- Reviewed all customers' loan information, credit to discuss their personal needs in order to provide them with the best suited mortgage loan.
- Assisted and trained team members to obtain financing for customers on Purchase and Refinance transactions.
- Ordered appraisals, Title Search on
- Attended monthly networking opportunities to maintain communication with referral sources.
- Coordinated monthly team meetings to exceed and achieve goals.
- Provided training on how to originate, process, close and follow up with customers to facilitate all steps of the mortgage process in a timely manner.
- Built and managed customer relationships in order to build a database of referrals and maintain communication with clients.
- Created marketing materials for the team.
- Held monthly training sessions.
- Managed and held bilingual events as a form of marketing for the team.

Mortgage Horizon | Cranston, RI

2001 – 2005

Loan Officer

- Reviewed all customers' information to discuss their personal needs in order to provide them with the best suited mortgage loan.
- Obtained financing for customers on Purchase and Refinance transactions.
- Maintained communication with underwriters, realtors, inspectors and attorneys in order to close purchase and refinance transactions in a quick and efficient manner.
- Attended and created networking events to maintain communication with realtors, attorneys and financial planners.