

HAO (HOWARD) ZHANG

(765) 767-9848 · hzz.howard@gmail.com · linkedin.com/in/haozzhang · Indianapolis, IN · Open to relocation · U.S. Citizen

Finance and hospitality professional combining five years of hotel and restaurant operations across US and Shanghai properties with residential loan origination and independent markets research. Builds AI-assisted research systems and Python/VBA automation. Native Mandarin speaker targeting hotel real estate transactions.

EXPERIENCE

muFX — Independent Researcher (<https://mufx.io>)

Feb 2026 – Present

- Built a macroeconomic data terminal: 21 automated collectors aggregating market, policy, and geopolitical sources into daily briefings, with a live production API.
- Produced weekly FX research: trade signals, fair-value modeling, and event studies, including a 15-table database reconstructing the 2024 yen-carry unwind from primary sources.
- Ran 10 research experiments under pre-registered success criteria and stopping rules; replicated a published AI-research finding across five open-source models (public repository).
- Orchestrated multi-agent AI research pipelines over primary sources, e.g. SEC filings, Chinese exchange inquiry letters, government plans.

Independent Real Estate Acquisition — Self-Funded, Indianapolis / Remote (Shanghai)

Oct 2025 – Jan 2026

- Sourced off-market land through PropStream filter exports; ran ~100 outbound dials per day on a self-purchased dialer, continuing the campaign remotely from Shanghai.
- Negotiated and executed a purchase-and-sale agreement on three parcels; terminated in due diligence (FEMA floodplain). Full ownership of tooling, lead generation, and pipeline.

Royal United Mortgage — Loan Advisor, Indianapolis, IN

Apr 2025 – Oct 2025

- Ranked #2 among new loan advisors; originated and funded ~\$1M across 10+ conventional, FHA, and VA loans through the full origination-to-close pipeline; MLO-licensed in five states (NMLS, inactive).
- Sustained 1,000+ outbound dials and 2–4 hours of talk time daily; averaged 12 credit reviews, 3 proposals, and 2 submissions weekly, analyzing income, assets, DTI, and credit history.
- Reviewed appraisals, title reports, and loan documentation for Fannie Mae / Freddie Mac and FHA compliance; advised investment-property borrowers on DSCR, construction, and commercial financing routes beyond the retail product set.

May 2024 – Mar 2025 · Shanghai — family relocation (marriage); returned to the US Jan 2025.

White Lodging — Union Club Hotel — Accounting Coordinator, West Lafayette, IN

Sep 2023 – Mar 2024

- Managed AP, AR, and GL for a full-service property; supported budgeting, forecasting, and compliance reviews; consistently assigned additional scope based on speed and accuracy.
- Analyzed property-level operating statements and financial variances to support management decisions.

Kempinski THE ONE Shanghai — Internal Sales Representative, Shanghai, China

Feb 2023 – Aug 2023

- Managed long-stay corporate housing contracts for relocation clients including Cartus, Deloitte, and Supercity.
- Cut the corporate reporting cycle from 2–3 days to 1 hour by building Python/VBA automation that transformed raw revenue and occupancy data into management-ready reports; reduced manual workload from 40 to 5 hours per week.

HOSPITALITY OPERATIONS

Thai Essence (formerly Basil Thai) — Server → Front of House

Jun 2021–May 2024; Jan 2026–Present

White Lodging — Union Club Hotel — Guest Attendant (rooms, banquets & events)

Aug 2022 – Feb 2023

Four Points by Sheraton — Front Desk & Night Auditor (LightSpeed PMS)

Jul 2021 – Dec 2021

Marriott Shanghai Hongqiao — Guest Services Intern, front office

Summer 2019

EDUCATION

Purdue University — B.S., Hospitality & Tourism Management (Finance Concentration) · GPA 3.70 May 2024

Admitted to the College of Engineering on merit scholarships covering full tuition; transferred to HTM to pair hospitality operations knowledge with finance.

SKILLS

- **Financial:** credit analysis · cash-flow modeling · financial statement analysis · budgeting & forecasting · loan origination · LTV / DTI / debt-yield analysis · working knowledge of DSCR and commercial financing structures
- **Technical:** Excel (advanced) · PowerPoint · Word · Python (pandas, NumPy) · VBA · SQL · AI-agent research workflows · process automation
- **Languages:** English (native) · Mandarin Chinese (native)