

Fernando Poiato Porto

Director of Engineering / System Architect · Milos Solutions

Atibaia, SP, Brazil · poiatoporto@gmail.com · +55 11 96204-8222

fpoiato.com

Executive summary

Technology leader (IC → director): align engineering with revenue and regulatory risk in US mortgage lending. At **Milos Solutions** (successor to Diaz IT / Mortgage Network), post-M&A pivot to **SaaS/white-label**, B2B scale (Octant, 34 credit unions), and a go-to-market **PPE**. Mortgage Network phase (2017–2022): scaled to 18, high-volume pricing (~USD 500M/month ref. 2022), AWS serverless multi-region (~15:1 FinOps), ~90% fewer legacy tickets.

AI, automation, and platform engineering

- Ongoing training in AI and prompt engineering applied to code and operational workflows.
- Cursor and assisted workflows to accelerate legacy software migration.
- CI/CD automation, specialized AI assistants (“experts”), MCP integrations, and orchestration with n8n.

Core competencies

Leadership and delivery: team building, hiring, prioritization, governance with client and vendors, low-attrition culture.

Product and business: pricing engines, point-of-sale, mortgage origination lifecycle, integrations with investors, agencies, and compliance.

Architecture and cloud: AWS (Lambda, API Gateway, RDS/Aurora, S3, CloudFront, VPC, SNS, SQS, SES), serverless, CDK, NestJS, on-prem to cloud migration, multi-region redundancy.

Data and integrations: REST/SOAP, ecosystems with dozens of integrations (insurance, bureaus, payments, asset/income/employment verification).

Legacy and modernization: ASP.NET, SQL Server, fewer incidents and tickets through re-architecture and observability.

Professional experience

Director of Engineering / System Architect — Milos Solutions (formerly Diaz IT / Mortgage Network, US)

Jun 2017 – Present

Milos Solutions — post-M&A pivot (2022 – Present)

- **M&A and pivot:** technology transition after the sale of Mortgage Network’s sales organization; restructuring of the proprietary platform into **SaaS/white-label**, enabling **Milos Solutions**.
- **B2B expansion:** commercial and residential **POS** for **Octant**; scaled to **34 credit unions** concurrently.
- **Product (PPE):** scalable **Product and Pricing Engine (PPE)** for go-to-market with new banking clients.

Mortgage Network / Diaz IT — platform build-out (2017 – 2022)

- **Scale and performance:** engineering from **0 to 18** (3 tech leads, 3–5 dev squads, ~10 client-side developers, BA, design); pricing engine ~**USD 500M/month** origination (2022 reference), quotes from **minutes to ~3s**, ~**1,500/day**, **30+ integrations**; **2018** go-live, ~3-month migration, **1,000 loans** in the following four months.
- **Efficiency and FinOps:** on-prem → **AWS serverless multi-region**; ~**15:1** cost reduction; ~**90%** fewer legacy ASP.NET tickets.

Consultant — legacy modernization — Conductor

Jan 2017 – May 2017

- Modernized business-critical classic ASP / SQL Server to a current stack — delivery under pressure before moving into leadership.

Consultant — regulated web portfolio — Roche

Aug 2016 – Jan 2017

- Program to align legacy sites and systems with modern browsers and .NET in a regulated pharmaceutical context.

Developer — large-scale programs — Bradesco

Jan 2009 – Jun 2016

- Six years on major retail-banking initiatives: greenfield digital insurance/pension product, eight institutional sites (Vignette CMS), loan simulators, and high-volume processing — technical foundation before management.

Junior Developer — W21

Feb 2007 – Dec 2008

- Delivery on corporate classic ASP CMS; ASP → .NET migration.

Education and certifications

- **Cloud Treinamentos** — AWS Specialist Program (2015–2017)
- **Caelum / Alura** — Web and mobile development (2015–2017)
- **KA Solution** — ASP.NET, C#, SQL Server; MCP certification (2008)
- **Global Code** — Java (2010)

Languages

Portuguese (native) · English (fluent) · Spanish