

Fernando Poiato Porto

Head of Engineering | IT Director

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Other languages: Português · Español · ATS version

EXECUTIVE SUMMARY

Technology leader from hands-on development to director-level scope: I align engineering with revenue and regulatory compliance in US mortgage lending, scale high-performing teams, and ship platforms that shorten decision cycles and total cost of ownership. At **Milos Solutions** (successor to Diaz IT / Mortgage Network), I led the post-M&A pivot to **SaaS/white-label**, B2B scale-out (e.g., **Octant, 34 credit unions**), and a go-to-market-ready **PPE**. Earlier phase: scaled engineering to 18, high-volume pricing, AWS serverless multi-region, and a sharp drop in legacy support load.

AI, AUTOMATION, AND PLATFORM

- Continuous learning in AI and prompt engineering for code and operations.
- Cursor and assisted workflows to speed legacy system migration.
- Automated CI/CD, specialized experts, MCPs, and n8n orchestration.

CORE STRENGTHS

Leadership: hiring, prioritization, governance with clients and vendors, retention-focused culture.

Business / product: real-time pricing, POS, mortgage origination, investors, compliance.

Cloud and architecture: AWS serverless, CDK, NestJS, multi-region, observability.

Integrations and legacy: REST/SOAP, ASP.NET, SQL Server, sharp ticket reduction through re-architecture.

EXPERIENCE

Director of Engineering / System Architect

Milos Solutions (formerly Diaz IT / Mortgage Network) · US mortgage lending

Jun 2017 – Present

MILOS SOLUTIONS — POST-M&A PIVOT (2022 – PRESENT)

- **M&A and pivot:** led the technology transition after the sale of Mortgage Network's sales organization; orchestrated restructuring of the proprietary stack into a **SaaS/white-label** model, establishing **Milos Solutions** as the go-forward software business.
- **B2B expansion:** led adaptation and delivery of commercial and residential **POS** for **Octant**, scaling operations to serve **34 credit unions** concurrently.
- **Product (PPE):** architected and evolved a scalable **Product and Pricing Engine (PPE)**, positioned for go-to-market with new banking clients.

MORTGAGE NETWORK / DIAZ IT — PLATFORM BUILD-OUT (2017 – 2022)

- **Scale and performance:** built engineering from **0 to 18 people** (3 tech leads, 3–5 dev squads, alignment with ~10 client-side developers, BA, and design). The pricing engine supported **~USD 500M/month** in origination (2022 reference), cutting quote time from **minutes to ~3 seconds**, **~1,500 quotes/day**, and a **30+ integration** ecosystem; **2018** production go-live, ~3-month operations migration, and **1,000 loans** in the following four months.
- **Efficiency and FinOps:** on-prem → **AWS serverless multi-region** (after regional outages), **~15:1** infrastructure cost reduction, and **~90%** fewer legacy ASP.NET support tickets.

Consultant — legacy modernization

Conductor

Jan 2017 – May 2017

- Modernized business-critical classic ASP / SQL to a current stack — strong delivery track record 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 on Vignette CMS, loan simulators, and high-volume processing — technical foundation prior to management.

Junior Developer

W21

Feb 2007 – Dec 2008

- Delivery on corporate classic ASP CMS and ASP → .NET migration program.

EDUCATION

Cloud Treinamentos — AWS Specialist Program

2015 – 2017

Caelum / Alura — Web and mobile development

2015 – 2017

KA Solution — ASP.NET, C#, SQL; MCP

2008

Global Code — Java

2010

LANGUAGES

Portuguese · English · Spanish

ENTREPRENEURSHIP (BRIEF)

Food truck (PorcoLoko), restaurant venture, and food-truck event production (Atitude G3): P&L ownership, end-to-end operations, and go-to-market strategy.