ROBERT SMITH

Jr. Mortgage Analyst

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SUMMARY

Highly qualified Mortgage Analyst with experience in the industry. Enjoy creative problem solving and getting exposure on multiple projects, and would excel in the collaborative environment on which your company prides itself.

SKILLS

Risk Assessment, Compliance, Process Improvement.

WORK EXPERIENCE

Jr. Mortgage Analyst

ABC Corporation - 1998 – 2003

- Recommended best resolution to management and customers.
- Assisted clients with refinancing their loans.
- Ensured clients made their monthly payments on time.
- Served as mediator for Regulatory agency, managing resolution of assets totaling $14 Million.
- Developed and reviewed merger and acquisition transactions to measure, monitor and mitigate risk.
- Devised, organized, and directed activities, projects, studies, process improvements, analysis of risk issues and action plans for over 10 business units across the company to ensure the protection of $408 Billion Freddie Macs servicing assets.
- Chaired meetings that required strategic communication, including face-to-face adversarial communication, with non-compliant entities.

Mortgage Analyst

Delta Corporation - 2001 – 2005

- Analyzed mortgages for quality assurance, ensuring correct procedure adherence and recorded correspondence in Release Department Reduced mortgage .
- Completed rigorous mortgage underwriters training.
- Graduated 3rd out of 48 in Underwriters Academy.
- Analyze borrower current Mortgage situation Create rapport with Client, build trust, gain confidence Suggest several loan options Close deal Used .
- Responsible for analyzing and processing residential loans using various systematic methods Performed mathematical operations to help determine .
- Reviewed financial statements and practices relative to mortgage debt restructuring of multifamily housing.
- Assessed and analyzed financially soundness of affordable multifamily residential properties Familiarized with Section 8 contracts, FHA-insured and .

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SCHOLASTICS

- Bachelors in Accounting/Business Management - 2015(University of Maryland University College - Adelphi, MD)

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