Licensed Mortgage Loan Officer

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Objective

To secure a career with an established business that will allow for both company and individual career growth. WHY ME I worked in the auto industry for six years, where I worked as a salesman and quickly learned to successfully utilize the sales process. I broadened my knowledge by completing an automotive Business Ethics course, becoming PAA certified, and attending various sales seminars. As a result, I was promoted to Finance Manager.

Skills

MCSE Windows.

Work Experience

Licensed Mortgage Loan Officer

Reliance First Capital - 2017 – 2019

- Review loan options and available loan programs such as FHA, VA, Fannie Mae, Freddie Mac, Jumbo and USDA mortgages with borrowers.
- Formulate an effective and strategic financial plan to help borrowers achieve both short and long term goals.
- Responsible for gathering, organizing, and filing any and all documents necessary to obtain a mortgage in order to refinance or purchase a home.
- Assist in debt consolidation by negotiating with collection agencies on borrowers behalf.
- Finance Manager Day Automotive Morgantown, WV - to excel in both the Sales and Finance Management Positions.
- Used Dealer Track and ADP to properly input and process sales.
- Appraised vehicles so they received a fair value while still making a profit for the dealership.

Mortgage Loan Officer

ABC Corporation - 2016 – 2017

- Underwriting residential and equity credit line mortgages.
- Analyzed and evaluated loan applications and all supporting documentation.
- Communicated regularly with attorneys to resolve issues regarding loans and followed up with applicants on missing documentation.
- Worked with appraisers, vendors, and attorneys to resolve issues involving loans before funds are disbursed.
- Evaluated the condition of titles to determine if there are outstanding judgments, building code violations, or liens.
- Prepared loans for outside quality reviews, which included organizing and preparing all closing documents.
- Presented loan to committee for review..

Education

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