

NOAH WILLIAMS Jr. Mortgage Loan Underwriter

- (123) 456 7899
- Los Angeles

SKILLS



INTERESTS

Writing

Public Speaking

Sports

Reading

STRENGTHS









LANGUAGES







English

Polish

Mandarin

PROFESSIONAL SUMMARY

Results-focused mortgage professional with 5 years of experience in underwriting residential loan applications. Proficient in assessing borrower financial profiles, ensuring compliance with regulations, and conducting thorough risk analyses. Committed to enhancing underwriting efficiency and providing superior service to clients while contributing to team success in a dynamic environment.

WORK EXPERIENCE

Jr. Mortgage Loan Underwriter

Apr/2022-Ongoing

WidgetWorks Inc.

耳 Denver, CO

- 1. Evaluated loan risk by making informed credit decisions in accordance with underwriting guidelines.
- 2. Analyzed loan submission documents for precision, ensuring compliance and completeness.
- 3. Reviewed and updated system information to maintain accuracy.
- 4. Determined loan submission outcomes, including approval, denial, or suspension.
- 5. Issued and authorized relevant forms for each decision made.
- 6. Assessed underwriting conditions necessary for closing clearance.
- 7. Examined final HUD documents to ensure alignment with closing instructions.

Mortgage Loan Underwriter

Summit Peak Industries

耳 Denver, CO

- 1. Managed a pipeline of 75 125 loans, utilizing automated scoring to streamline processing.
- 2. Verified all submitted loan documents for accuracy and authenticity.
- 3. Utilized SharePoint for proper file handling and documentation audits.
- 4. Provided guidance to new hires on maintaining loan metrics and compliance.
- 5. Reviewed FHLMC and FNMA loan applications, conducting thorough analyses of income and credit.
- 6. Maintained comprehensive knowledge of underwriting policies and regulatory updates.

ACHIEVEMENTS

Achieved a 20% reduction in loan processing time through improved workflow.



Successfully maintained a loan approval rate of over 90% while adhering to risk management guidelines.

EDUCATION

Bachelor of Science in Finance

math Apr / 2018-Apr / 2020

University of Southern California

₮ Portland, OR

Studied financial principles, risk management, and investment strategies.

