ROBERT SMITH

Lead Loan Mortgage Processor

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An accomplished and results-driven professional with broadly diverse expertise, encompassing procurement, accounting, customer service, vendor relations, mortgage operations, loan processing, asset management, as well as bidding. A detail-oriented and resourceful team player who completes projects by effectively multitasking and applying critical-thinking skills. With a solid commitment to excellence, contributes to the success and profitability of a company.

2003 – 2010

LEAD LOAN MORTGAGE PROCESSOR - ABC CORPORATION

- Acted as key contact for customer needs via telephone, email, and mailing.
- Submitted mortgage loan application for underwriting approval.
- Responsible for verifying and approving customer income and asset documentation.
- Received, reviewed, and completed setup of incoming residential loan applications, including loan type, loan amount, assets, liabilities, and length of employment.
- Resolved routine title issues, including child support and judgments liens.
- Determined and obtained acceptable methods of documentation.
- Obtained updated bank statements, flood certificates, and hazard insurance.

1998 – 2003

MORTGAGE PROCESSOR - ABC CORPORATION

- Commercial Loan Officer Assistant, Mortgage Processor and Customer Service Trainer Created loan packages for commercial loans and residential mortgages.
- Verified income and credit documentation.
- Participate in loan audits by collecting and reviewing all financial information for accuracy.
- Responsible for learning and maintaining underwriting guidelines for conventional and government loans.
- Wrote collection letters to customers whose loans were in default.
- Opened new accounts, offered bank products to new customers, and assisted with the teller line when short staffed.
- Performed outside sales duties when applicable..

EDUCATION

B.S. in Communications - (KENNESAW STATE UNIVERSITY - Kennesaw, GA)

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SKILLS

Mortgage Builder, Encompass, SoftPro, Citrix, Easy.