

ROBERT SMITH

Mortgage Loan Processor

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SUMMARY

A highly efficient and motivated Mortgage Loan Processor who excels at multitasking and providing excellent service to all. Always friendly and aiming to keep customers happy and satisfied. Goes above and beyond in order to get the job well done and more. Well mannered and disciplined, with strong worth ethic and reliable service. Highly motivated to provide the best service in whatever task I may be completing, constantly working to improve and better job performance. Applies own skills and training from past jobs in order to learn the task at hand in an outstanding way.

SKILLS

Customer Service, Microsoft Office, Quickbooks 2016, Sales, Customer Service-oriented, Knowledge Of Market Trends

WORK EXPERIENCE

Mortgage Loan Processor

ABC Corporation - June 2011 – Present

- Analyzing data gathered and develop solutions or alternative methods of proceeding.
- Effectively processing and properly pre-underwriting home equity loans including, the input of loan applications to loan application system, performing income analysis, ordering and reviewing credit reports, ordering, and processing appraisals, preliminary title reports, etc.
- Reviewing and evaluating information on mortgage loan documents to determine if borrower, property, and loan conditions.
- Meeting company and government standards, evaluating the acceptability of loan to investors.
- Recommending approval or rejection of loan applications, if recommending rejection, escalating loan for a second review.
- Communicating decisions to loan officers and processors, assembling documents in the loan file, including acceptance or denial, and moving loan to closing train and develop the skills and abilities of other underwriters.
- Maintaining an open line of communication/correspondence between all involved parties, which include and is not limited to the borrower, escrow, title, loan officer, underwriter, and investor.

Processing/ Jr Underwriting

ABC Corporation - February 2007 – January 2011

- Managed 200 or more borrowers seeking financial mortgage assistance through the making homes affordable program.
- Processed borrower documents to pertaining mortgage loans, following up with borrowers, having face to face meetings to inform where they stand in the decision-making process of their mortgage.
- Evaluated, recommended, and approved borrower forms according to their mortgage guideline through GNMA, Freddie Mac, or Fannie Mae guidelines.

- Responsible for underwriting residential loans ensuring compliance with company and secondary market investor standards examining loan documentation for accuracy and completeness while working with the loan originator or production staff to secure all required documents.
- Read and follow specific instructions, which are unique for each account, to accurately process bank statements.
- Performed all work within the departmental standards established for quality, quantity, and timeliness.
- This is Dummy Description data, Replace with job description relevant to your current role.

SCHOLASTICS

- Liberal Arts Business Management - 2009(College Of The Marshall Islands - Majuro)High School - August 2008(Americas High School - El Paso, TX)