

ROBERT SMITH

Mortgage Loan Processor

Phone: (0123)-456-789 | Email: info@qwikresume.com | Website: Qwikresume.com

SUMMARY

An enthusiastic and hard-working Mortgage Loan Processor with nearly 5 years of customer service experience who is seeking to find a career that I can be proud of. Eager to learn, reliable, trustworthy, numerate and meticulous. Able to work on own initiative or as part of a team. Can deal with administrative duties competently and have knowledge in Computer Concepts through school and work. To obtain a challenging position with a reputable corporation, with an opportunity to utilize my banking experience and take advantage of my potential.

CORE COMPETENCIES

Fluent In French And Spanish, Troubleshooting, Time Management, Cash-handling And Mental Arithmetic, Critical Thinking, Customer Service, Effective Communication

PROFESSIONAL EXPERIENCE

Mortgage Loan Processor

ABC Corporation - June 2012 – October 2016

Key Deliverables:

- Worked directly with loan officers/ title companies to ensure customer satisfaction.
- Set up files and order all necessary exhibits for appraisals and credit reports.
- Ordered and reviewed title insurance, appraisals, loan payoffs, flood and tax certificates, and surveys, and thoroughly reviewed all documents before generating documents for borrow to sign.
- Assisted with payoff requests both internal and external.
- Processed wire payments for participating notes. Assisted Loan Officers as needed making tickets, changing accounts, codes, etc.
- Implemented all account maintenance and changes on loans and corresponding notes.
- Ensured accuracy before inputting and processing new loans into the banks software system.

Loan Processor

ABC Corporation - June 2011 – June 2012

Key Deliverables:

- Demonstrated a sense of urgency, willingness to work closely with others, and be part of a team.
- Issued proper disclosures as required by federal regulatory compliance, reviewed rate lock and pinpoint objectives for accuracy.

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- Worked with super streamline loans, prepare closing documents, worked for hand in hand with multiple title companies (local and national), and reviewed incoming hud-1 documents for compliance with program guidelines.
- Reviewed and analyzed borrower documentation to determine income and perfect documentation to submit to the underwriter.
- Examined delinquency, performed escrow analysis, flood and tax certificates, order credit bureau report, title, BPO, Appraisals, and IRS tax transcripts.
- Obtained all third party approvals including investor and mortgage insurance company approvals.
- Submitted loans to an underwriter within 30days to prepare and have the decision to move mortgage loans for closing.

EDUCATION

A.A - September 2006(Chaffey College)Diploma - July 2001(Sylmar High School)

