

# ROBERT SMITH

## Senior Mortgage Processor/Analyst

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

### SUMMARY

To obtain a Senior Mortgage Processor position that will enable me to grow and prosper with an advancing and lucrative company.

### CORE COMPETENCIES

MS Office, Management.

### PROFESSIONAL EXPERIENCE

#### Senior Mortgage Processor/Analyst

**ABC Corporation - September 1997 – December 2007**

##### Key Deliverables:

- Processed of Fannie Mae, Freddie Mac, FHA, and VA mortgage loan file.
- Assisted in structuring and pricing/locking of rates.
- Reviewed 1003s, credit reports, income and asset documents, appraisals, contracts, title, etc., prior to loan submission.
- Responsible for Pre-underwriting of loans prior to submission to lender.
- Handled all conditions from underwriter.
- Reviewed rate locks, programs, title work, insurance, surveys, payoffs, etc.prior to loan closing.
- Handled calls from customers as well as underwriters and attorneys.

#### Senior Mortgage Processor

**Delta Corporation - 1994 – 1997**

##### Key Deliverables:

- Processing VA IRRLS for Freedom Mortgage Project Accomplishments One of the top processors closing 77 loans in last month.
- Manage pipeline of 30-60 fha/conventional files Assist loan officers and sales managers with scenarios & lender guidelines Structuring, Pricing, and .
- Senior Mortgage Processor (October 1998-December 1999) Processed and structured loans, knowledge of underwriting guidelines, credit analysis, income .
- Senior Mortgage Funder & Night Supervisor (March 1997-October 1998) Title interpretation, income analysis, credit review, extensive verification .
- Monitored all loan operations from origination to closing in \$7M a month office Coordinated account management, client and vendor liaison and post-.
- Maintain pipeline of 30+ loans with a 60% closing ratio, perform &quot;welcome calls&quot; to borrowers within 48 hours of approval Request transcripts, .
- as needed Ensure appraisal ordered and complies with Dodd Frank guidelines, review for any discrepancies in value, ensure property in good/average .

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### EDUCATION

- Bachelor Of Science In Paralegal Studies Program - (Kaplan University)