

ROBERT SMITH

Senior Underwriter/Trainer

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Performance-driven Senior Underwriter with 8+ years experience in the financial industry. Exceeds in the ability to adapt and execute new systems in an ever changing work environment. Organized, forward-thinking group leader with exceptional verbal and written communication skills. Committed team-player that is responsive to customer needs and understands the importance of company strategies. Exceeds in managing individual pipeline and known for being a subject matter expert in mortgage knowledge.

2007 - 2015

SENIOR UNDERWRITER/TRAINER - ABC CORPORATION

- Reviewed borrower applications and documentation to ensure that they were processed and underwritten in accordance with internal policies, meeting all government and investor requirements along with secondary market guidelines.
- Upheld fair lending rules and regulations.
- Responsible for providing resolutions based on credit risk and ability to repay.
- Communicated and interpreted underwriting and policy guidelines to the department to ensure uniform application of lending guidelines.
- Initiated second look review to assist in producing a better customer experience by decreasing turnaround time.
- Implemented second review on challenging files and ensured to which all guidelines were adhered.
- Increased quality control percentages from 95% to 98.5%.

2002 - 2007

SENIOR UNDERWRITER - ABC CORPORATION

- Forensic underwriting review of non-performing, defaulted and randomly selected performing loans, to ensure that deficient loans were not delivered to FNMA that may warrant a repurchase.
- Subject Matter Expert for SunTrust Mortgage loans, this included the QC audit of repurchase letters sent to SunTrust, providing assistance for SunTrusts guidelines, contracts and variances to ensure a quality audit.
- Validating the deficiencies found in the QA Underwriting process by providing a QC review for underwriting staff.
- Perform a forensic analysis of loan files for completeness and accuracy, analyzing credit documents, mortgage applications, credit history and income documents, title documents, appraisals and all other applicable documents.
- Investigate misrepresentation and identify significant deficiencies resulting from issues with originators underlying business practices, underwriter negligence and/or fraud exposure.

- Report significant findings on behalf of FNMA for the probability of starting a repurchasing procedure.
- This included the technical writing and preparation of repurchase letters.

EDUCATION

- (University at Buffalo - Buffalo, NY)

SKILLS

MS Office.