

## VICE PRESIDENT/OWNER

### Summary

A self-motivated professional highly proficient in developing creative solutions and implementing objective decision making. Maintains positive attitude and works hard to build team relationships. Senior Loan Officer offering collections, debt consolidation and customer service experience. Computer-savvy, professional and detail-oriented. Organized Senior Loan Officer who effectively identifies and resolves complex financial issues. Thrives in fast-paced and ever-changing business environments.

### Highlights

- Customer service-focused
- Sales expertise
- Collections proficiency
- Debt and credit management
- Excellent time management
- Energetic
- Safe Act of 2008 Certification
- Financial planning expert
- Steward of institutional regulatory compliance
- Knowledge of VA, FHA, Conventional and USDA loan processes
- Reliable
- Excellent communicator

### Accomplishments

Received USDA Million dollar producer for the East Tennessee region for several years. My company also provided home ownership guidance on site for local factories, to help their employees understand the homeownership basics and to get them motivated toward homeownership.

### Experience

#### Vice President/Owner

September 2002 Company Name - City , State

- License No. 186260
- Responsibilities included, but were not limited to, meeting with clients, loan applications, reviewing loan applications to see if they met the criteria for approval, determining the best loan product for the customer, preparing all loan documents for customers signature, processing the customers loan file.
- Verifications of employment and verifications of deposit, getting file ready for closing (all aspects of Loan Processing) bookkeeping, filing, answering multiple phone lines, payroll, pre and post-closing audits.
- Hiring and training of employees.
- Post closing loan follow up to ensure customer satisfaction with our products and services.
- Adhered to all federal and state compliance guidelines relative to mortgage lending.
- Determined appropriate rate locks, issuance of disclosures, overage and underage waivers and fee waivers.
- Educated customers on the variety of loan products and available credit options (such as VA, FHA, Conventional or USDA)
- Executed the loan origination process, including ordering credit reports, appraisals and preliminary title reports.
- Built knowledge about latest banking products and services through Continuing education every year.

#### Legal Secretary

February 2002 to September 2002 Company Name - City , State

- Mailed and arranged for delivery of legal correspondence to clients, witnesses and court officials.
- Organized and maintained law libraries, documents and case files.
- Photocopied all correspondence, documents and other printed materials.
- Received and disbursed all incoming mail.
- Composed and revised legal documents, including letters, depositions and court documents.

#### Legal Secretary

August 1998 to June 1999 Company Name - City , State

- Mailed and arranged for delivery of legal correspondence to clients, witnesses and court officials.
- Processed and distributed invoices to bill clients.
- Maintained the schedule for client appointments and court appearances.
- Composed and revised legal documents, including letters, depositions and court documents.
- Maintained office supplies by checking stocks and placing orders.
- Coordinated and scheduled meetings and telephone conferences.
- Photocopied all correspondence, documents and other printed materials.
- Organized and maintained law libraries, documents and case files.

## HUMAN RESOURCES/OFFICE MANAGER

May 1997 to August 1998 Company Name - City , State

- Managed all aspects of production payroll for all 100 employees.
- All Clerical Duties, such as but not limited to filing, typing, answering all phone lines, handling employee disputes, shipping, receiving and accounts payable.

- Managed and filed any unemployment claims for all employees.

#### Education

Certificate : Mortgage Loan Originator Capstone Institute, 2008 - City , State , USA

I have had training for several years in the Mortgage industry. I have attended several workshops and conferences offered by our lenders to introduce their new products and keep us informed about any upcoming changes. I also attend continuing education every year offered by the Tennessee National Association of Mortgage Professionals since 2009.

#### Additional Information

I have successively owned and managed my company for 14 years. This filled a need in my community as this was the only Mortgage Company there. I am very proud to have been such a big part of our community.

#### Skills

- Calyx Point LOS
- Also trained on Encompass LOS Software
- Efficient in Microsoft word, PowerPoint and Publisher
- Client Bookkeeping Software