

## MORTGAGE BANKING UNDERWRITER II

### Experience

Mortgage Banking Underwriter II , 04/2017 to Current

Company Name " City , State

- Analyze loan documentation to determine debt to income ratios, verification of assets, and credit risk for applicants seeking to obtain a mortgage.
- Determined qualifying income from tax returns of self employed borrowers that consist of Sole Proprietors, Partnerships, and S-Corps.
- Underwrite and apply needed conditions for mortgage applications to ensure customer meets product specifications and guidelines.
- Review loan documentation for accuracy, completeness, and compliance to Desktop Underwriter (DU) and Loan Prospector (LP) findings.
- Obtained and completed mandated training for \$750,000 lending authority.

Senior Remote Underwriter , 11/2016 to 03/2017

Company Name " City , State

- Analyzed credit risk and financial strength of borrowers to determine credit worthiness and repayment capacity.
- Presented written and verbal loan decisions detailing the results of risk analysis that support recommendation to approve, suspend, or deny request for mortgage insurance.
- Underwrote conventional conforming and non-conforming loans.
- Proposed counter offers for analysis that did not meet Arch MI or investor guidelines.
- Increased underwriting loan level authority from \$417,000 to \$750,000.

Remote Underwriter , 12/2012 to 10/2016

Company Name " City , State

- Analyzed income, credit, and collateral documentation making quality risk decisions that comply with Arch MI's Guidelines and Exception Matrix for Mortgage Insurance applicants.
- Exceeded productivity standards completing 4.5 files per day while increasing loan level from \$200,00 to \$417,000.
- Assisted sales team in answering inbound scenario questions relating to credit risk and collateral requirements.
- Responsible for underwriting Fannie Mae and Freddie Mac loans.

Senior Underwriting Support Specialist , 06/2007 to 11/2012

Company Name " City , State

- Performed monthly audits for the Home Affordable Refinance Program application and Delegated Mortgage Insurance account submissions completed by level 1 and level 2 support staff.
- Trained new employees in the on-boarding process for remote underwriting.
- Developed best practice guidelines as new employees were integrated into CMG's imaging system.
- Developed procedures to process the Home Affordable Refinance Program.
- Recipient of the PMI Mortgage Insurance Diamond award for outstanding and stellar work performance.
- Performed data entry for master policy requests and billed contract underwriting submissions.
- Performed administrative duties for management team.

Underwriting Support Specialist II , 01/2005 to 05/2007

Company Name " City , State

- Managed Underwriting Operations workflow to ensure underwriting turn times were met and files were distributed to underwriting pipeline.
- Registered and prepared incoming files for underwriting.
- Responsible for Operating switchboard that consisted of 50 working extension in a call center environment.
- Collaborated with the IT department to ensure computer systems and software issues were resolved in a timely manner.
- Prepared pre-approval of clients and requests for credit reports.

Underwriting Assistant , 06/2001 to 12/2004

Company Name " City , State

- Performed data entry for delegated Mortgage Insurance requests that require company accuracy rating of at least 95% to 100%.
- Correspond to customer inquiries regarding status requests and underwriting decision.
- Purchased and managed office supplies operating as inventory clerk and shipping clerk.
- Managed shipping process and shipping logs for off-site file retention.

### Work History

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Education

High School Diploma : Accounting and Bookkeeping , 06/2000

George Westinghouse Career Academy - City , State

Participant in the Retail and Education Alliance for the Development of Youth. (R.E.A.D.Y. Program)

Summary

Mortgage Underwriter with 17 years of work experience who adapts to change. Self-motivated with exceptional customer service skills and a determined work ethic. Excels in problem solving, results driven, customer service, great verbal and written communication. Core competencies includes Risk Analysis, Credit Evaluations, Financial Reporting, Data Entry, 10-Key Data Entry, Billing, and Administrative support.

Highlights

- Administrative duties
- Call center
- Credit
- Credit
- Risk
- Credit risk
- Clients
- Mac
- Office
- Quality
- Retail
- Risk analysis
- Sales

- Data entry
- Documentation
- Financial
- Imaging
- Insurance
- Inventory
- Loan documentation
- Shipping
- Switchboard
- Tax returns
- Underwriter
- Underwriting
- Workflow
- Written

#### Skills

- Administrative duties, call center, credit, credit
- Risk, credit risk, clients, data entry, documentation, financial, imaging, Insurance, inventory, loan documentation, Mac, office, quality, Retail, risk analysis, sales, shipping, switchboard, tax returns, Underwriter, Underwriting, workflow, written