

MORTGAGE BANKING FORECLOSURE SPECIALIST

Summary

Ambitious, self-motivated professional with a passion for quality work. Seeking a baseline opportunity in Underwriting, Lending, Auditing, Quality Assurance, or Analyst roles. Possess large spectrum of experience in the financial industry. I am a fast learner who values my employer. Personal characteristics: detail-oriented, thorough, computer-savvy, loyal, persistent, adaptable, eager to learn.

Accomplishments

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*Sharepoint, Early Resolution, FHA Connection, DOS LPS, MSP, CREDCO, RELS, Microsoft Word, Outlook, Live Meeting, Ex Powerpoint, SLOAD, DAT and various other programs 3 years in Default Servicing * 3 years Loss Prevention/ Loss Mitigation * 7 years Mortgage Loan Processing/Mortgage Banking * 3 years Underwriting/Lending * 3 years Risk Management/ Analysis * 3 years Compliance/Quality Assurance * 10+ years Loan Operations/ Operations Experience

Experience

Mortgage Banking Foreclosure Specialist 01/2014 to Current Company Name City , State

Foreclosure Department

Maintained beneath a 3% error ratio in all searches performed

*Service member Civil Relief Act (SCRA)

*Use of industry mainframes; (LPS, MSP, Vendorscape, Lenstar, ResWare and Lotus) to efficiently communicate with internal clients.

*Review of cases and all milestones requested by clients to ensure proper procedures and industry guidelines are used.

Consumer Underwriter II 10/2011 to 12/2013 Company Name City , State

Home Preservation

Exceeded monthly production goals while adhering to a minimum 5% error ratio

* Maintained a high level of production and maintained high quality standards

* Restructured delinquent consumer mortgage loans in accordance with company, FHA, and industry guidelines using an in house underwriting software

* Maintained quality control standards while maintaining production standards by company's definition

* Analyzed applicants' financial status, credit and property evaluation to determine feasibility of granting loan.

* Performed final approvals and reviews the entire loan file through verifications processes, including adherence to multiple investor guidelines

* Maximized quality by verifying underwriting conditions and approval requirements are met

* Built knowledge about latest banking products and services through

* Analyzed customer credit history in order to determine customer willingness to pay and affordability for various payment plan options.

* Provided meticulous attention to detail in underwriting mortgages. Evaluated the financial strengths and weaknesses of borrowers to determine risk and repayment capacity in a Loss Prevention environment.

* Conducted peer reviews for fellow teammates, offering methodology and logic to income cash flows prior to recommendation for resolution/modification. Analyzed income documentation consisting of: paystubs, Profit and Loss statements, tax transcripts, personal and business Federal and State Tax Returns, Rental income, S-Corps, Schedule C, 1120S, K-1's, personal and business bank statements, LES Military paystubs, W2's, 1099's, fixed income sources, etc.

Loan Document Specialist II 08/2008 to 01/2010 Company Name City , State

Mortgage Loan Operations

Maintained below a 5% error rating on booking 50+ loans daily

- * Booking and review of conventional, F.H.A. & V.A. loans
- * Data entry functions including booking and review of recorded security instruments
- * Reviewed documentation for errors & omissions of security documents
- * Performed daily maintenance of the loan applicant database.

Loan Processor 04/2003 to 08/2008 Company Name City , State

Mortgage Lending Services

- * Corresponded with customers, management, and title companies, to respond to inquiries
- * Interpreted company policies while analyzing the applicant, property, and documentation to minimize the need for subsequent follow ups with borrowers
- * Verified and validated supporting income, asset, and liability documentation to ensure validity
- * Clears all Title exceptions and errors
- * Successfully maintained a minimum volume of 30+ loan packages daily with no errors

Education

Associate of Science : Business Administration Auburn University at Montgomery City , State

Skills

Loans, Mortgage, Documentation, Lending, Liability, Loan Processor, Mortgage Lending, Processor, Ups, Underwriting, Fha, Foreclosure, Cash, Credit, File, Financial Statements, Fixed Income, Mortgage Loans, Quality Control, State Tax, Tax Returns, Team Lead, Banking Loan, Data Entry, Loan Operations, Mortgage Loan, Operations, Security, Cases, Clients, Mortgage Banking, Audits, Bankruptcy, Fannie Mae, Internal Audits, Nss, Production Environment, Sales, Solutions, Telephone, Ambitious, Articulate, Auditing, Closing, Credit Analysis, Detail-oriented, Dos, Excel, Fast Learner, Loan Closing, Loss Mitigation, Loss Prevention, Microsoft Sharepoint, Mitigation, Outlook, Pipeline, Powerpoint, Problem Solver, Quality Assurance, Reviewing Financial Statements, Risk Assessment, Risk Management, Sharepoint, Trading, Word, Real Estate, Real Estate Analysis