

First and Last Name

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LinkedIn: [LinkedIn URL goes here].

Professional Summary

Residential mortgage lending expert with over 20 years of experience in the field. Knowledgeable in agency guidelines, consulting, recruiting, HUD compliance, HDMA reporting, business communication, and mastery of Calyx Point, Laser Pro, Encompass, Microsoft Word, Microsoft Excel, and Microsoft Outlook.

Areas of Expertise

- Residential Mortgage
- Residential Post-Closings
- Rate Lock Desk
- Banking Products & Services
- Mortgage Loan Processing
- Consumer Lending
- Training & Management
- Final Docs
- Residential Closings
- Pre-Underwriting
- Titles
- Policies & Procedures

Career Experience

Business 1

Mortgage Post-Closing Specialist

City, State

June 2012 – Present

Assemble mortgage loan files to sell on the secondary market. Navigate investor and agency websites to acquire information for loan shipments and clear deficiencies. Develop policies and procedures for the post-closing department, and streamline the shipping process for Fannie Mae, Freddie Mac, the Federal Housing Administration (FHA), the U.S. Department of Veteran Affairs (VA), the U.S. Department of Agriculture (USDA), and the Illinois Housing Development Authority (IDHA). Audit records and compose memorandums for management, internal responses, and adverse action paperwork. Document Department of Housing and Urban Development (HUD) case binders. Review finalized projects and convey information to stakeholders and vendors.

- Outperform co-workers and produce the most files in the department within the last two years.
- Accelerate shipping procedures with the quickest and most efficient methods, and increase the percentage of files that are approved.
- Complete additional tasks besides the position's workload, e.g., mobilize 10% of files for third parties.

Head of Lending Administrative Assistant

Coordinated the interest rate lock desk, and delivered mortgage files to sell on the secondary market. Explored investor and agency websites, and discovered information for documents and cleared file conditions. Created protocols for the post-closing department, and consolidated the shipping process for Fannie Mae, Freddie Mac, the FHA, the VA, the USDA, and the IDHA. Inspected records and formulated memorandums for supervisors, internal responses, and adverse action paperwork. Verified projects for accuracy, publicized in accordance with the Home Mortgage Disclosure Act (HDMA), and consulted stakeholders and vendors.

- Expedited shipping procedures with the most effective processes, and lifted the amounts of files that were accepted.

Business 2

Mortgage Post-Closing Specialist (Contract)

City, State

October 2010 – June 2012

Controlled loan processing and third-party services, pre-underwriting, and post-closing materials for financial organizations, and assessed customers for eligibility. Generated files with information on income, assets, liabilities, employment, and other support groups, and investigated situations on a case-by-case basis. Devised final drafts of documents and ensured that paperwork was submitted. Resolved issues with cancelled and denied files.

- Pioneered the post-closing department, which improved funding times, organization, accuracy, and efficiency.

Business 3

Mortgage/Lending Consultant

City, State

November 2009 – February 2009

Analyzed the mortgage and consumer lending process for a community bank, including loan protocols, Calyx Point and Laser Pro software systems, staff competency, and outsourcing potential. Examined policies and procedures, products, and rates, and advised the organization on solutions.

- Ensured that disclosures were completed and loan programs were within the guidelines.
- Boosted revenue, income, and the compliance accuracy rate for the client.

Business 4

Assistant Vice President, Residential Lending/HMDA Officer

City, State

April 2007 – June 2009

Oversaw post-closing loan origination, loan workouts, collections and delinquent accounts, the secondary market and investor relations, employee and temporary staffing applications, and loan officer recruitment and training.

- Founded the mortgage department and procured warehouse lines, investor approvals, rates and acquisitions, products, and system administration.
- Launched the computer programs that utilized Calyx Point and Laser Pro, and reduced loan origination document organizational requirements.

Business 5

Assistant Vice President/Loan Operations Manager

City, State

April 2004 – April 2007

Directed residential processing, closings, and post-closings; commercial closings; employee and agency applications (including officer and loan officer licensing); the secondary market and investor relations functions; and the mortgage, commercial, and consumer Fiserve easyLender loan origination system.

- Spearheaded the mortgage division and thereby increased profits and revenue.

Additional Experience

Senior Underwriter/Residential Lending Officer, Business 6

Awards

2014 Best in Business Award Nominee, the Illinois Mortgage Bankers Association (IMBA)

Education

College of DuPage, General Education Coursework

Glen Ellyn, IL