

CLIENT NAME

Address | City, State
Phone # | Email Address

SENIOR LOAN OFFICER

Analytically-Minded Loan Officer and business owner...with a proven track record of: exceeding aggressive performance metrics within highly visible firms and in-depth knowledge and practice of underwriting as well as pricing metrics and options for various insurance companies. Possess extensive knowledge of risk management protocols and familiarity with FHA and HUD guidelines. Over 11 years' experience working within the mortgage and lending industry originating, and processing closing mortgage loans. Software Proficiency include: Experienced in MS Word & Excel; proficient in Calyx Point & ACT Software.

NAMU certified as a Master Mortgage Underwriter

NAMU certified in Commercial Underwriting and Processing

Exceptional Math, Analytical, Time Management and Organizational skills

AREAS OF EXPERTISE

- ✓ Mortgage Underwriting
- ✓ Risk Management
- ✓ Sales & Marketing
- ✓ Business Operations Management
- ✓ Integrity-Based Selling and Marketing
- ✓ Staff Training & Leadership
- ✓ High-Level Sales Proficiency
- ✓ New Business Development
- ✓ Strategic Partnership

Consistently maintain exemplary numbers in quarterly / annual budget and sales goals

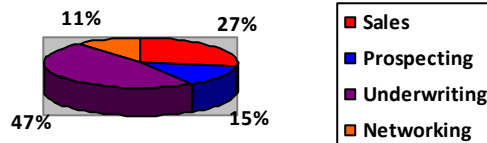
Articulate and Collaborative Communicator with exceptional written and verbal skills

PROFESSIONAL EXPERIENCE

Mortgage Underwriting & Loan Originating Experience

Determined borrower risk and evaluate loan quality by prequalifying potential customers and clients, procuring proper documentation, and analyzing risk ratio and other complex financial data. Continually met and exceeded annual mortgage loan productions metrics.

- Analyzed and reviewed pertinent documentation to decision loans; those items included: initial loan application, credit reports, income documentation, IRA's, bank statements, trust documentation, tax returns, titles and appraisals.
- Experienced in prime and subprime, purchases or refinances of FHA, VA, conventional, construction, home equity and reverse mortgages.
- Coordinated and assisted in the processing and closing of mortgage loans.
- Reviewed residential loan files from inception to closing to verify that the application data was complete and met company's standards including income calculation, DTI, LTV and CLTV ratios, titles and appraisals.
- Called and prequalified current customers to refinance or purchase residential mortgages.
- Investigated, verified and validated supporting income, asset and liability documentation to ensure validity.
- Analyzed financial stability of large corporations.
- Contacted current customer base to originate new lines of credit.
- Trained new loan officers in origination and mortgage loan prequalification.



Licensed in Property and Casualty Insurance

Licensed in Life and Health Insurance

Sales and Marketing

Cold-called new business development prospects using a consultative sales approach and then tailoring solutions for a profitable partnership.

- Managed contact with potential customers; solicit and oversee sales of products; delivered purchased products to clients.

- Connected with potential customers and quoted, booked and serviced life insurance, homeowners and auto insurance policies.
- Aggressive cross-sale of products that positively benefits customers and end-users

Networking

- Developed, established and maintained a solid referral network with builders, bankers, real estate agents, mortgage loan officers, auto dealerships and other sources; proactively develop, manage and build database of professional contact for future opportunities.
- Developed, established and maintained relationships with new and current borrowers to promote a continuous and prosperous business relationship.
- Attracted new mortgage loan applications by developing relationships within the community; specifically with real estate agents, builders and current and prospective customers.

Operations Management

- Maintained the financial responsibilities of the corporation. Prepared and distributed invoices to current customers.
- Connected with customers to procure and process initial payments.
- Managed company payroll, as well as the balance sheets for all company expenses.

Leadership & Training

- Trained, mentored and managed loan originators and loan officers on company policies and the benefits of our products and pricing.

WORK HISTORY

H&H FIERY SNACKS, LLC • Fort Worth, TX • 2012-2013

CO-OWNER

FARMERS INSURANCE GROUT • Fort Worth, TX • Jan. 2011-Dec. 2011

INSURANCE AGENT

RESOURCE LENDING GROUP• Dallas, TX • 1998-2009

CO-OWNER/SENIOR MORTGAGE LOAN OFFICER/TREASURER

CONSUMER ONE FINANCIAL • Dallas, TX • Apr. 1998-Sept. 1998

MORTGAGE LOAN OFFICER

NATIONS CREDIT • Irving, TX • 1997-1998

MORTGAGE LOAN OFFICER

TANDY CORPORATION • Fort Worth, TX • Sept. 1996-Dec. 1996

CREDIT ANALYST

EDUCATION & DEVELOPMENT

Master of Business Administration • University of Texas at El Paso • 2002

Bachelor of Science, Finance • Texas Wesleyan University