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## **SUMMARY**

- ❖ Dedicated to a loyal company for over seven years. Experience in training, mortgage processing, and management and excellent record of performance that is highlighted by progressive advancement to positions of increased challenges and responsibilities.
- ❖ Excellent communication, interpersonal, and customer service skills – able to work effectively with a broad spectrum of personalities.
- ❖ Flexible fast-learner who eagerly accepts new challenges and can be counted on to attain desired results.
- ❖ Computer proficiency includes Microsoft Office (Word, Excel, and PowerPoint), E-mail, and proprietary applications used in the mortgage processing industry.

## **Education**

Career Point Business School Diploma received 1999  
Chic Modeling School 1997  
Goliad High School 1995

## **Employment History**

### **United Services Automobile Association**

**Senior Mortgage Expert Specialist -SR Queue 05/2011 – 12/2017** – Initially hired as a Loan Processor and progressively advanced to this position within 9 months. Developed an excellent record in performance and exceeding member expectations along production goals.

- ❖ Train the Trainer Facilitation Certification
- ❖ New Employee Orientation Facilitator Certification
- ❖ Third Party Contractor New Hire Facilitator Certification.
- ❖ Third Party Contractor New Employee Orientation Facilitator Certification
- ❖ Selected by management to create and present Senior Mortgage Expert Queue presentation to all sites.
- ❖ Selected by management for Third Party Contracting Mortgage Support Project. One year project for USAA's Cincinnati, Colorado and Irvine location.
- ❖ Created mortgage training for 3<sup>rd</sup> party contractors.
- ❖ Trained 3<sup>rd</sup> Party Contracting Mortgage Trainers January 2015.
- ❖ Facilitated Third Party Contractor New Employee Orientation class for January 2015, March 2015, May 2015, July 2015, September 2015, October 2015.
- ❖ Facilitated and supported mortgage training for Third Party Contractor New Mortgage hire class for January 2015, March 2015, May 2015, July 2015, September 2015, October 2015.
- ❖ SME for Mortgage New Hire processing class
- ❖ Facilitator class 09/07/2012-10/11/2012 16 new processors (Surveys available upon request)
- ❖ Facilitator class 10/11/2012-11/14/2012 15 new processors (Surveys available upon request)
- ❖ Facilitator class 11/15/2012-12/20/2012 18 new processors (I am still teaching this class)
- ❖ SME for New Voice Mail System providing coaching and mentoring for Mortgage PODs
- ❖ Function **as Unit Manager** in the absence of the incumbent and handle balancing workflow, communicating in huddles, serving as a mentor/coach to team members, implementing change at the unit level, and providing technical support as a Subject Matter Expert.
- ❖ Work closely with the **Unit Manager** and provide feedback on team member performance issues and team member concerns. Assist with training of new team members and rotate to various units as a designated Subject Matter Expert.

- ❖ Deescalating complaints CEO and social media.
- ❖ Effectively resolve escalated or complex loan requests associated with first mortgage products and work with the Fulfillment Unit or Expert Phone Queue to ensure a positive outcome.
- ❖ Efficiently process USAA Select Member, Insider and Employee conventional or VA loans requests.
- ❖ Evaluate and process loans from point of application through final loan decision, analyze related financial and credit data against bank/investor policy, and ensure compliance with all bank, investor, and federal regulations.
- ❖ Selected by senior management as a testing/project resource to support enhancements to the mortgage process and computer systems.
- ❖ Manage attendance and coaching while in a new hire training environment.
- ❖ Process and manage the production of Conventional, VA and IRRRL loans.
- ❖ Effectively handle numerous member escalations, resulting in enhanced member experience while in training of new processors.
- ❖ Prepare and distribute daily team reports.
- ❖ Manager rating of "EE" on all attributes for 2011,2012,2013,2014,2015,2016,2017 year end performance summary.

### **K-Force Professional Staffing**

#### **United Services Automobile Association San Antonio Campus**

##### **Onsite-Mortgage Contracting Manager 11/2010-05/2011**

- ❖ Manage 40-80 K-Force contract employees on USAA Campus.
- ❖ Coach /Trained contract Processor, Underwriters, Closers, and Client Services on the USAA way of member service and the system.
- ❖ Manage employee reports to include pipeline reports, attendance and employee complaints.
- ❖ Coach Processor, Underwriters, Closers, and Client Services Representatives.
- ❖ Communicate with managers on what coaching is needed for the contractors they feel need improvement.
- ❖ Communicate with contractors listen on concerns they have and what they are struggling with and find was to coach and help them.
- ❖ Provide feedback on team member performance issues and team member concerns.
- ❖ Created a process for termination of contractors.
- ❖ Worked closing with management in regards to training for contractors, discipline actions for contractors and termination.

### **K-Force Professional Staffing/United Services Automobile Association**

#### **Contract Mortgage Loan Processor 04/24/2009-11/2010**

- ❖ Underwriting authority received within 6 months of employment
- ❖ Deal with customers on a 1 to 1 basis
- ❖ Work with 5-115 customers regarding their loans
- ❖ Customer service
- ❖ Maintain high PEQ scores
- ❖ Maintaining a neat, clean work area
- ❖ Underwrite files
- ❖ Ordering Verifications, Title Commitments, Surveys, Appraisals
- ❖ Communicating with underwriters, obtaining and clearing conditions on approvals
- ❖ Efficiently completed all general processor / and loan officer duties
- ❖ Price and lock loans
- ❖ Solve problems that arise with files and customers
- ❖ Running Fannie Mae DU

**References available upon request**

