



# ALAYNA DEHN

## CONTACT

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Dear Hiring Staff,

I am writing to express my sincere interest in a career transition and to apply for an employment opportunity at your company. With a strong passion for innovation, making a significant impact, and upholding ethics, I am eager to contribute to a dynamic organization that values these principles. I possess a curious mind and a natural aptitude for learning, allowing me to adapt quickly to new challenges. Environments that foster continuous learning and growth are where I thrive best.

While I have enjoyed my time as a residential mortgage loan officer, the recent economic climate has significantly increased the stress levels in my role. This has led me to explore alternative career paths while still maintaining my passion for helping others. I take great pride in assisting customers through the often daunting and emotional process of obtaining a mortgage for their dream home. However, I believe I can channel this passion into a new context outside the mortgage lending industry.

In summary, I bring over 10 years of customer service experience, where integrity, ethics, and hard work have been instrumental in achieving success. Alongside my work history, I hold a 4-year higher education experience with degrees from Saint Cloud Technical College (Associate of Science for Transfer in Business Administration) and Saint Cloud State University (Bachelor of Science in Finance).

Furthermore, my fluency in Russian adds an additional asset to my skill set. Having been born in Russia and adopted at the age of 15, I have retained my ability to speak, read, write, and comprehend the language fluently. This experience has instilled in me the value of hard work and adaptability, traits that I believe would greatly benefit your company.

I have attached my resume for your reference, providing a concise overview of my professional and educational background. Please feel free to reach me via phone, email, or text, as indicated in my contact information. Thank you for taking the time to review my cover letter, and I genuinely appreciate your consideration. I look forward to the opportunity to discuss my qualifications further.

Sincerely,  
Alayna Dehn

# ALAYNA ANASTASIA DEHN



## CONTACT

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### EMAIL:

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### LINKEDIN:

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## EDUCATION

**Saint Cloud State University – May 2018**

*B.S. in Finance*

**Saint Cloud Technical College – May 2016**

*A.S.T. in Business Administration*

## SKILLS

Office/Microsoft Applications  
Encompass  
Automated Underwriting Systems  
Risk Management  
Written Communication  
Conflict Resolution  
Customer Service  
Time Management  
Detail Oriented

## ACTIVITIES AND INTERESTS

Volunteering  
Electronics/Technology  
Digital Illustration  
Photography  
Hiking  
Coffee Shops  
Self-Improvement Podcasts  
Dog Parks

## PROFILE

Accomplished Mortgage Professional with a history of exceptional customer service and insightful lending advice. With years of experience, I specialize in comprehensive financial analysis, aligning clients with mortgage products that fulfill their financial goals. My dedication to customer satisfaction is demonstrated by consistently high ratings. I uphold a thorough understanding of state and federal regulations, ensuring full compliance in mortgage origination. I thrive in environments that foster continuous learning and am quick to grasp new concepts. Motivated by the desire to make a significant impact and contribute to transformative causes, I am eager to apply my skills in a setting that encourages innovation and personal growth. Driven by ambition, I am ready to leverage my expertise to achieve new successes.

## EXPERIENCE

### Mortgage Loan Officer

**U.S. Bank – City of Industry, CA (Remote)**

*September 2022 – Present*

- Expertly originate, structure, and pre-underwrite a variety of loans, including FHA, VA, USDA, FNMA, HARP, portfolio, and construction loans.
- Conduct comprehensive analysis of credit history and financial statements to match customers with optimal loan programs.
- Manage the entire loan process, ensuring smooth and timely closings.

### Sr. Mortgage Loan Officer

**New American Funding – Tustin CA (Remote)**

*August 2020 – August 2022*

- Managed the end-to-end loan process, ensuring smooth and punctual closings.
- Collaborated effectively with various stakeholders, including clients, loan processors, underwriters, realtors, title companies, and insurance agents.
- Handled a daily call queue of 10 to 12 customers, providing exceptional service and support.

### Account Resolution Specialist

**Wells Fargo – Minneapolis, MN**

*April 2018 – July 2020*

- Delivered outstanding customer service, demonstrating empathy and providing tailored solutions for unique customer situations.
- Mitigated risk by strictly adhering to all company policies and procedures, as well as local, state, and federal regulations.
- Demonstrated strong organizational and time management skills, consistently achieving department productivity metrics.

### Mobile Sales Associate

**T-Mobile – Saint Cloud, MN**

*July 2016 – May 2018*

- Provided excellent customer service, responding to inquiries and enhancing engagement with merchandise.
- Promoted sales and opportunities to customers, effectively cross-selling products to increase purchase amounts and meet monthly sales quotas.

### Lead Server

**Applebee's – Saint Cloud, MN**

*August 2014 – September 2016*

- Communicated menu options to customers, answering questions and making recommendations as needed.
- Ensured customer satisfaction by promptly fulfilling orders and requests and maintaining open lines of communication.