



Jacqueline Washington- People

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SUMMARY

Disciplined Mortgage Underwriter pays attention to details by analyzing risks and potential problems within mortgage applications. Team player collaborates well with other underwriters, originators and processors to produce quality results. Acts with fair and ethical behavior and complies with federal regulations and Fair Housing Act requirements. Highly-motivated employee with desire to take on new challenges. Strong worth ethic, adaptability and exceptional interpersonal skills. Adept at working effectively unsupervised and quickly mastering new skills.

SKILLS

- Customer Relations
- Loan Feasibility Assessment
- Terms Definition
- Creditworthiness Determination
- Problem Solving
- Attention to Detail
- Automated Underwriting System (AUS)
- Loan Processing Coordination
- Property Evaluation
- Problem-Solving
- Income Evaluation
- Multitasking and Prioritization
- Verbal and Written Communication
- Microsoft Office
- Excel
- Bank Auditor
- Fraudguard
- LoanBeam

EXPERIENCE

Mortgage Underwriter

Remote

Bay Capital Mortgage/ Dec 2020 to Apr 2022

- Verified client financial information to determine creditworthiness and loan eligibility.
- Reviewed and evaluated loan applications and supporting documents.
- Ran DU or LP as needed for all files

Mortgage Underwriter

Remote

Keller Mortgage/ Oct 2019 to Dec 2020

- Analyzed loan risk and reviewed loan conditions and requirements.
- Reviewed and evaluated loan applications and supporting documents.
- Reviewed and approved of PA 2 (Pre-Approved and Full Underwrite 1-2 loans per day.

State Auditor

Atlanta, , GA

Abacus Staffing/ Oct 2018 to Apr 2019

- Conducted audits on internal controls and developed reports on findings.
- Maintained confidentiality of company information obtained in audit assignments.
- Examined financial statements to detect and report errors and irregularities.
- Monitored transactions for errors and over-payments to produce real-time reporting.
- Knowledge of all State of Georgia Ethics to remain in compliance for all files.

Mortgage Underwriter

Remote

Freedom Mortgage Corporation/ Sep 2016 to Mar 2018

- Analyzed applicant assets and credit history to determine willingness and capacity to repay proposed mortgage obligation.
- Verified client financial information to determine creditworthiness and loan eligibility.
- Reviewed and evaluated loan applications and supporting documents.
- Ran DU or LP as required
- Obtained DE Chum Certification

Mortgage Underwriter

Atlanta, GA

Homestar Financial/ Mar 2016 to Sep 2016

- Analyzed loan risk and reviewed loan conditions and requirements.
- Maintained compliance with company and regulatory policies.
- Resolved document mistakes and discrepancies and identified signs of fraudulent activity.
- Determined loan eligibility and approved or rejected applications.
- Approved or denied loan applications and explained reasoning behind decisions.

Mortgage Underwriter

Remote

Infinity Consulting/ Dec 2014 to Feb 2015

- Maintained compliance with company and regulatory policies.
- Reviewed titles and appraisals to validate properties to meet insurer and guarantor guidelines.
- Evaluated loans against portfolio and investor guidelines.
- Determined loan eligibility and approved or rejected applications.
- Researched applicant employment and financial histories to confirm document accuracy.
- Reviewed client documentation and contracts for discrepancies and mistakes.

Mortgage Loan Processor/Mortgage Underwriter

Atlanta, GA

Wells Fargo Mortgage/ Nov 2004 to Nov 2014

- Submitted detailed loan packages to underwriting department to facilitate approval or denial processes.
- Managed loan application pipeline by completing and submitting reports within allotted turn-around times.
- Obtained and verified clearance of underwriting conditions to prepare loan file for submission and approval.
- Communicated with customers in person and via telephone to answer questions, process transactions and resolve issues.
- Gathered property appraisals, surveys and tax records to update mortgage loan files.
- Ran DU or LP as required
- Closed 20-25 loans per month as processor
- Worked as permanent and contract worker for company.

EDUCATION AND TRAINING

Associate of Arts: Fashion Merchandising
Fall's Business College
Nashville, TN

CERTIFICATIONS

- Certified DE Chum ,Freedom Mortgage 2017