**Merissa Sherrill**

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**704-497-9080**

**SUMMARY**

* Safe Act Certified. Extensive experience with a variety of loan products including Conventional, Purchase, Refinance, Prime, and Sub-Prime as well as mortgage loan processing for appraisal line of business
* Excellent verbal and written communication skills with a clear, concise phone voice and professional demeanor
* Effectively answer and resolve issues regarding inquiries such as payments, returns, and sales using excellent customer service skills
* Extremely detail oriented and thrives in a fast paced, high volume environment
* Experienced in customer service, relationship management, bank transactions

**EDUCATION**

Johnson &Wales University–Online Currently Enrolled

* Bachelor’s Degree

Central Piedmont Community College Transfer

* Associate of Science Degree in Information Security

Garinger High School Graduated June 1997

* High School Diploma

**SKILLS**

* Microsoft Office: Word, Excel, Outlook, PowerPoint
* Encompass
* Loan IQ
* TSYS
* BOSS
* Lotus Notes
* Actimize
* Lexis-Nexis
* Interact
* Salesforce
* BLAST
* Dataverify

**EXPERIENCE**

**Interfirst Mortgage Company November 2020- November 2021**

*Account Manager (Remote )*

* Top Performer in uploads and conditions queue 3 months in a row within the Company over 1200+
* Process mortgage loans
* Review Corporate Tax
* Verify Loan applications for refinance and purchase loans
* Process and order Tax Transcripts via IRS
* Verify Flood Certification Policies
* Verify SSN by ordering SSN verifications through Dataverify

**Robert Half International -Remote**

*Contractor (Success Mortgage Partners Inc.)*  **August 2020-September 2020**

* Processing mortgage loans
* Diverse processing for Conventional, VA, FHA, USDA loans
* Maintain Pipeline
* Successful completion of training courses

**Bank of America February 2016 – March 2019**

*Anti-Money Laundering -Operations Analyst (Department Layoffs)*

* Successfully maintained Customer/Business account data
* Utilize Suspicious Activity Report for unusual bank transactions
* Bank Secrecy Act Compliant
* Verified corporate Taxes and handled documentation.
* Expert knowledge in Enhance Due Diligence, CDD, KYC regulations
* Responsible handling of confidential/proprietary information
* Report Fraudulent Activity to managers
* Examine banking transactions that appear outside of normal activity with Loan IQ within backlog portfolio for High-Risk Clientele
* Mitigate risk through utilizing Actimize while remaining compliant by identifying and preventing fraud
* OFAC Identity Verification for clients entering to the U.S. from foreign countries
* Develop and maintain relations with law enforcement for updates on case reports

**Wells Fargo** **September 2015 - January 2016**

*Home Equity Specialist (pursuing educational opportunities)*

* Handle over 20 inbound calls a day in a fast paced work environment
* Manage all higher end calls insuring customer satisfaction
* Review customers’ accounts verifying all information with them
* Maintain a pipeline of 50 clients that I work with on a daily basis
* Ensure marketability of all fixed rate advances

**Lifetouch**  **May 2015 - September 2015**

*Production Assistant (Seasonal)*

* Processed data entry, ensured all data matches corresponding media, and verifies media matches portrait orders
* Uploaded media portraits, and handled all data from graduation ceremonies in order for picture orders to be processed

**Bank of America Contractor (Accenture Contractor)** **January 2015 - March 2015**

*Mortgage Loan Coordinator*

* Audited loan files for completeness of three-day packages, and prepared all closing documentation
* Verified corporate Taxes and handled documentation.
* Communicated daily with MLO’s to gather and prepare documentation to satisfy underwriting requirements for PUDS (Planned unit developments), co-ops, duplexes, condominiums, single-family residences, and multi-family homes

*Gap: Actively Seeking Employment after Layoffs*

**Bank of America**  **October 2012 - August 2014**

*Case Management / Process Support I*

* Satisfied loan requirements daily 30 - 40 loans
* Requested updated credit reports, pulled flood certifications, and acquired appraisals, HOI (homeowner’s insurance) declarations page, and homeowner’s associations statements, by contacting insurance companies
* Verified corporate Taxes and handled documentation.
* Ensured no liens or judgments filed against title when researched prior to underwriting

*Customer Relationship Manager I, II*

* Worked in a call center environment handling up to 100+ calls per day
* Handled short-sales and deeds-in-lieu, home retention / foreclosure default 120 loans / pipeline every 7 - 10 days
* Performed welcome calls within 24 hours
* Reviewed tax returns, tax transcripts via IRS, and flood certifications
* Met / exceeded performance review for first quarter and second quarter 2014

**Wells Fargo Contractor (Talent Bridge)**   **January 2012 - September 2012**

*Foreclosure Loan Processor*

* Spearheaded 150+ loans daily foreclosure holds
* Utilized LPS Desktop and Fidelity MSP to communicate with attorneys

**Citibank Contractor (Randstad)**  **November 2011 - December 2011**

*Mortgage Loan Processor*

* Monitored clients with proceedings to aid in avoiding foreclosure sale dates

**Bank of America**  **October 2010 - September 2011**

*Customer Relationship Manager I* *June 2011 - September 2011*

* Utilized case management and support services to delinquent mortgage borrowers including analysis of borrower's financial situation, budgeting, explanation of mortgage terms and options
* Verified corporate Taxes and handled documentation.
* Bank of America Fast-Track Promotion to Customer Relationship Manager, June 2011

*Home Service Specialist II Contractor (Pionear Recruiting)*  *October 2010 - May 2011*

* Realigned pipeline of 50+ clients daily for HAMP modification for client