

First Last

Mortgage Loan Processor

WORK EXPERIENCE

Resume Worded, London, United Kingdom

Financial services startup with 50+ employees and \$100m+ annual revenue

Mortgage Loan Processor

12/2021 – Present

- Communicated with 12 departments, including Underwriting, Quality Assurance (QA), and finance/accounting, completing 70% of transactions from application to closing.
- Reviewed credit reports from 45 major bureaus 13 times per week as part of quality control measures.
- Ensured the company processed over 120 loans accurately according to business policies by maintaining a comprehensive knowledge of 28 mortgage products.
- Updated spreadsheets with 121 data fields for 3K loan applicants, including contact information, property details, appraisal report, contract terms, and conditions.

Polyhire, London, United Kingdom

NYSE-listed insurance company in 13 countries

Loan Underwriter

09/2019 – 11/2021

- Outsourced loan officers in a performance review process by underwriting 82 mortgage loans with a merit score of 89% and a modified score of 91%.
- Created a premium calculator using Excel VBA and computed the premiums for 34 policies using underwriting software.
- Calculated the capability of 3.7K clients to repay a loan based on 11 key information like analysis of their cash flow statements and tax returns.
- Underwrote and closed a commercial property loan at full value (\$2.1M) for 572 unsecured, non-occupant borrowers.

Growthsi, London, United Kingdom & Barcelona, Spain

Financial intelligence SaaS with 150,000 subscribers

Mortgage Advisor

06/2018 – 06/2019

- Evaluated the risk level associated with 700 residential construction projects by interviewing over 1.1K contractors at new home construction sites.
- Assisted 2K families to finance more than \$30M of homes in Q1, Q2, and Q3 2019, received a pay rise.
- Sold 45 home mortgages in the first quarter of employment, a new record for rookie mortgage advisors at Polyhire.
- Closed new mortgages worth \$57.8M via word-of-mouth marketing from 2.3K satisfied customers.

PREVIOUS EXPERIENCE

Bank Loan Officer, ABC Company, London, UK

06/2017 – 05/2018

Teller Supervisor, XYZ Company, New York, USA

06/2016 – 05/2017

Commercial Lender (Internship), ABC, New York, USA

07/2014 – 05/2015

CONTACT

- Bristol, United Kingdom
- +44 1234567890
- first.last@gmail.com

SKILLS

Technical Skills:

- Refinancing
- Mortgages
- Mortgage Lending
- Credit Analysis
- Foreclosures
- Loan Origination

Industry Knowledge:

- Investment Properties
- Mortgage Industry
- Residential Mortgages

Tools and Software:

- Delphi Discovery
- Microsoft Outlook
- Microsoft Excel
- VueCentric
- MortgageDashboard

Languages:

- English (Native)
- Romanian (Native)
- Spanish (Conversational)

EDUCATION

University of New York

Bachelor of Science
Business Administration
New York City, New York
10/2011 - 06/2014

OTHER

- Certified Loan Processor
- Mortgage Processor License

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