

Susan Richard

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MORTGAGE UNDERWRITER

Expertise in Conventional, FHA, VA & Fannie Mae Loans

Mortgage underwriter known for strengths in risk assessment, income/credit analysis and documentation review. Commended for the timely and accurate completion of compliant loan packages facilitating volume growth while preserving book-of-business quality.

Comprehensive knowledge of underwriting guidelines and restrictions for conventional and government-insured loan programs for both conforming and nonconforming mortgages. Well-versed in federal regulations and regulatory agencies including USPAP, HMDS, RESPA, FNMA, FHLMC, VA RD and Fair Lending.

Skills

Lending & Underwriting Guidelines • Credit & Income Analysis • Cash-Flow Analysis
Risk Assessment • Loan-to-Value Ratios • Debt-to-Income Ratios
Conventional & Government Mortgages • Conforming & Nonconforming Loans
ARMs • Loan Closing, Funding & Documentation • Account Service Excellence

Professional Underwriting Experience

XYZ COMPANY, Sometown, ND

Mortgage Underwriter, 2014 to Present
Underwriting Assistant, 2013 to 2014

Promoted within eight months of initial hire to provide underwriting services within full-service regional mortgage lender offering both conventional and government loan programs. *Results:*

- Balanced the need for loan-volume growth with the equally important necessity of optimum underwriting quality to minimize risk while maximizing profitability.
- Achieved the second-highest loan-funding rate (totaling \$12.8M in FY2016) among a 14-member underwriting team.
- Ensured loan submittals met internal and external eligibility requirements. Gained extensive experience in underwriting FHA, VA and Fannie Mae loans.
- Maintained meticulous attention to detail in underwriting mortgages. Evaluated the financial strength of borrowers to determine risk and repayment capacity.
- Leveraged knowledge of loan products to help restructure turned-down loans for subsequent approvals. Maintained compliance with lending, underwriting and government requirements.
- Demonstrated excellent follow-through with borrowers, loan processors, loan originators and management throughout all phases of the underwriting process.

Education

ABC UNIVERSITY, Sometown, ND

BS in Finance, Minor in Business Administration

Technology

Calyx Point and PointCentral; BytePro; DU and LP systems; MS Word and Excel

Resume Template Mortgage Rates In The Us

Tobias Bleicker



Resume Template Mortgage Rates In The Us:

Decoding **Resume Template Mortgage Rates In The Us**: Revealing the Captivating Potential of Verbal Expression

In an era characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its power to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Resume Template Mortgage Rates In The Us**," a mesmerizing literary creation penned with a celebrated wordsmith, readers set about an enlightening odyssey, unraveling the intricate significance of language and its enduring affect our lives. In this appraisal, we shall explore the book is central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

<http://nevis.hu/data/publication/default.aspx/Cash%20App%20Best.pdf>

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