

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

- Outscored 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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Yan Bai



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The Code of Federal Regulations of the United States of America ,1978 The Code of Federal Regulations is the codification of the general and permanent rules published in the Federal Register by the executive departments and agencies of the Federal Government **Creating the Ultimate Lean Office** Raymond S. Louis,2019-09-12 This book introduces the challenges to apply current methodologies to create a lean office It describes the system enhancement options that lean practitioner can employ in automating the newly created lean processes and explains each of the seven steps necessary for creating a lean office **Statistics of Income** United States. Internal Revenue Service,1992 **The Bankers' Directory and List of Bank Attorneys** ,1898 Real Estate Finance John P. Wiedemer,1977 **Emergency Mortgage Interest Reduction Payments Act of 1982** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Housing and Urban Affairs,1982 **Credit Deregulation and Availability Act of 1981** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Financial Institutions,1981
Parliamentary Debates New Zealand. Parliament,1978-06-14 **California Real Estate Finance** B. E. Tsagris,John P. Wiedemer,1978

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In an electronic era where connections and knowledge reign supreme, the enchanting power of language has become more apparent than ever. Its ability to stir emotions, provoke thought, and instigate transformation is really remarkable. This extraordinary book, aptly titled "**Resume Template Mortgage Rates Same Day Delivery**," compiled by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we will delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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