# 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 - 08/2019

- 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
Teller Supervisor, XYZ Company, New York, USA
Commercial Lender (Internship), ABC, New York, USA

06/2017 - 05/2018 06/2016 - 05/2017 07/2014 - 05/2015

#### CONTACT

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

#### SKILLS

#### Technical Skills:

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

#### Industry Knowledge

- · Investment Properties
- Mortgage Industry
- Residential Mortgages

#### Tools and Software.

- · Delphi Discovery
- Microsoft Gutlook
- Microsoft Excell
- VueCentrio

MortgageDashboard

#### Languages:

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

#### EDUCATION

#### University of New York

Blachelor of Science Business Administration New York 10/2011 - 06/2014

#### OTHER

- Certified Loan Processor.
- Mortgage Processor License.

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John P. Wiedemer

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