

Experience**Underwriter, Mortgage – Kulas LLC, Philadelphia, PA**

06/2018 – Present

- Two years experience in the financial industry
- Work in a dynamic team environment and handle several tasks simultaneously
- Identify and solve issues requiring a high degree of judgment and recommend solutions
- Evaluating the accuracy of loan documents
- Employing Fannie Mae DU or manual underwriting methods to review loans
- Approving, denying, or issuing counter-offers on loans
- Responding to quality control audits
- Make sales calls to prospective clients to obtain mortgage applications
- Review & Verify mortgage applications and supporting documentation
- Analyze loan risk, request additional information as needed
- Make loan eligibility decisions by recommending to third party lender, or reject applications as needed

Underwriter, Mortgage – Gorczany-Skiles, Philadelphia, PA

09/2013 – 04/2018

- Review and specify loan conditions as necessary
- Document and effectively communicate reasons for approval/rejection of mortgage applications
- Ontario mortgage agent licensed with FSRA
- Degree in Business or college diploma in commerce, finance/related field or equivalent professional experience
- Minimum 2 years previous mortgage underwriting experience
- Working knowledge of PC software in a Windows environment
- Manage pressure in an environment of high-volume processing with tight turnaround time
- Work closely with Sales and Operations staff as well as vendors to ensure a smooth and timely process
- Work independently to organize and prioritize tasks, manage time to meet deadlines, analyze requests, understand issues and develop appropriate solutions

Education**Fashion Institute of Design & Merchandising – Bachelor's in Education**Skills

- Experience as a mortgage underwriter and/or Sr. processor
- Analyze complex income, asset, credit, and collateral scenarios
- Possess ability to effectively identify, analyze and solve problems
- Understand and apply statutory and regulatory compliance matters as appropriate for your position
- Communicate clearly and concisely via an appropriate level of verbal, written, and presentation skills. Also possess the ability to read, comprehend and explain applicable documentation
- Underwriting Experience working with FHA/VA, USDA Loans
- Mortgage Underwriter (5 years of experience is preferred)
- Credit and collateral Underwriting
- Residential Mortgage Underwriting

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B Lingard

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