

Ava N. Allen

Mortgage Loan Officer

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(123) 456-7890

New York, NY

[LinkedIn](#)

WORK EXPERIENCE

JPMorgan Chase - Mortgage Loan Officer

2019 - current

New York, NY

- Achieved an average monthly loan volume of \$9M, surpassing sales targets by 19%.
- Utilized Encompass to efficiently process 32+ monthly loan applications and reduced turnaround time for borrowers by 27%.
- Leveraged Salesforce to nurture 46+ qualified leads monthly and increased loan applications by 51%.
- Engaged in networking events to expand the client base, which grew the referral business by 24%.

Wells Fargo Home Mortgage - Mortgage Loan Closer

2016 - 2019

New York, NY

- Closed an average of 28 mortgage loans per month, maintaining a 97% customer satisfaction rating.
- Managed the loan closing process with Calyx Point to save an average of two days in the overall loan approval timeline.
- Coordinated with borrowers and escrow agents to arrange signings using DocuSign and achieved a 98.6% on-time closing rate.

Quicken Loans - Mortgage Underwriter

2013 - 2016

New York, NY

- Underwrote an average of 28 mortgage applications per week using Ellie Mae, maintaining a 97% accuracy in loan decision-making.
- Performed in-depth risk assessments using FICO Score Simulator to improve overall portfolio quality by 4.1%.
- Integrated Salesforce into the underwriting process to efficiently manage communications and earned a 98% customer satisfaction rating.

EDUCATION

Columbia University - Bachelors of Science, Business Administration

2009 - 2013

New York, NY

SKILLS

Encompass; Calyx Point; Ellie Mae; Salesforce; DocuSign; Bloomberg Terminal; FICO Score Simulator

CERTIFICATIONS

- Mortgage Loan Originator (MLO) License

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JA Banks

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Federal Home Loan Bank Board Journal , Bulletin ,1996 **Urban Housing Markets** Larry S. Bourne,John R. Hitchcock,1978-12-15 The Conference on Urban Housing Markets sponsored by the Centre for Urban and Community Studies in October 1977 was the first major conference on housing to be held in Canada since the First Canadian Housing Conference sponsored by the Canadian Welfare Council in 1968 This volume is at once a record of the Conference and a review of important recent research on urban housing markets and related public policy issues The book captures the flavor of a lively debate between academics and policy analysts and the commentaries and discussion sections provide in non technical language a statement of some major questions confronting government policy on housing In addition to its use as a record of an important Canadian conference the book is a valuable collection of recent housing research The ten papers cover a wide variety of topics ranging from conceptual and methodological issues on the one hand to critiques of Canadian housing policies on the other They indicate the range of issues which must be taken into account in assessing housing policy Taken together with the discussion material which helps to focus attention on strategic issues in both Canada and the United States they provide a useful introduction to current debates over housing policy **The Silent Depression** United States. Congress. House. Committee on Oversight and Government Reform,2010 *Currency, Credit and Crisis* Patrick Honohan,2019-05-23 Ireland s experience of Europe s most spectacular financial bubble bust and recovery is narrated and dissected by a central banking insider *Granger Predictability of Oil Prices After the Great Recession* Szilard Benk,Max Gillman,2019-11-01 Real oil prices surged from 2009 through 2014 comparable to the 1970 s oil shock period Standard explanations based on monopoly markup fall short since inflation remained low after 2009 This paper contributes strong evidence of Granger 1969 predictability of nominal factors to oil prices using one adjustment to monetary aggregates This adjustment is the subtraction from the monetary aggregates of the 2008 2009 Federal Reserve borrowing of reserves from other Central Banks Swaps made after US reserves turned negative This adjustment is key in that Granger predictability from standard monetary aggregates is found only with the Swaps subtracted **The Price Current-grain Reporter Year Book ... ,1921** *Diamond Industria ,1994* **Global Financial Stability Report April 2023** International Monetary Fund. Monetary and Capital Markets Department,2023-04-11 The baseline forecast is for growth to fall from 3 4 percent in 2022 to 2 8 percent in 2023 before settling at 3 0 percent in 2024 Advanced economies are expected to see an especially pronounced growth slowdown from 2 7 percent in 2022 to 1 3 percent in 2023 In a plausible alternative scenario with further financial sector stress global growth declines to about 2 5 percent in 2023 with advanced economy growth falling below 1 percent Global headline inflation in the baseline is set to fall from 8 7 percent in 2022 to 7 0 percent in 2023 on the back of lower commodity prices but underlying core inflation is likely to decline more slowly Inflation s return to target is unlikely before 2025 in most cases **Bankers Monthly ,1982** *The Crisis Hits Home* Erwin R. Tiongson,Naotaka

Sugawara, Victor Sulla, Ashley Taylor, Anna I. Gueorguieva, Victoria Levin, Kalanidhi Subbarao, 2009-12-02 The crisis threatens the welfare of about 160 million people in the Europe and Central Asia ECA region who are poor or are just above the poverty line. Using pre crisis household data along with aggregate macroeconomic outturns to simulate the impact of the crisis on households transmitted via credit market shocks, price shocks and income shocks this report finds that adverse effects are widespread and that poor and non poor households alike are vulnerable. By 2010 for the region as a whole some 11 million more people will likely be in poverty and over 23 million more people will find themselves just above the poverty line because of the crisis. The aggregate results mask the heterogeneity of impact within countries including the concentration of the poverty impact in selected economic sectors. Meanwhile stress tests on household indebtedness in selected countries suggest that ongoing macroeconomic shocks will expand the pool of households unable to service their debt many of them from among the ranks of relatively richer households. In fact already there are rising household loan delinquency rates. Finally there is evidence that the food and fuel crisis is not over and a new round of price increases via currency adjustments will have substantial effects on net consumers. Lessons from last year's food crisis suggest that the poor are the worst hit as many of the poor in Albania, Kyrgyz Republic and Tajikistan for example are net food consumers with limited access to agricultural assets and inputs. The resilience of households to macroeconomic shocks ultimately depends upon the economy's institutional readiness, the flexibility of the economic policy regime and the ability of the population to adjust. However compared with previous crises the scope for households to engage in their traditional coping strategies may be more limited. Fiscal policy responses in the short term are also constrained by rapidly falling revenues. Governments in ECA have to make difficult choices over what spending items to protect and what items to cut social protection programs to reform and scale up and new interventions to mitigate the impact of the crisis.

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Current-grain Reporter, 1921 FBIS Daily Report, 1992 **The National Real Estate Journal**, 1930 **The Law Times**, 1916 **The Pacific Reporter**, 1917 *Coast Banker*, 1914 **The Statist**, 1897 *Continent*, 1913 *The Interior*, 1913. Issues for Jan 12 1888 Jan 1889 include monthly Magazine supplement

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