FHA Loan Processor Resume

Job Objective

Obtain work as FHA Loan Processor.

Highlights of Qualifications:

- Wide experience in conventional processing of FHA loans and mortgage lending
- Operational knowledge of mortgage loan processing and underwriting
- Deep knowledge of loan-to-value and debt-to-income ratios as suggested in FHA loan
- Familiarity about market trends and level of competition existing in FHA mortgage industry
- Proficient in FHA non-conforming and conforming loans processing
- Solid understanding of appraisal evaluations in compliance with established appraisal practices to assure adherence with FHA requirements and company standards
- · Ability to make right business decisions according to credit risk policy rules and regulations
- · Ability to solve loan files complex in nature with some support from supervisor
- Ability to ensure compliance with company policies and FHA requirements

Professional Experience:

FHA Loan Processor Select Portfolio Servicing, Inc., Eau Claire, WI August 2007 – Present

- Reviewed financial documents received from customers and checked in compliance with FHA Underwriting norms.
- Identified best FHA workout solution for customer in case of inability of loan repayment.
- Reached and interacted with every borrower within assigned timeframe to process loan and collect necessary information.
- Processed every loan application from beginning stage till final funding.
- Acquired loan approval in span of 30 days from application date.
- Complied every Secondary Marketing rules and regulation as needed for loan document closure.
- Interacted effectively with associates and borrowers in congenial and professional way.
- Preserved details on prospective loans focusing on customer care, quality, correctness and efficiency.

FHA Loan Processor SNI Financial, Eau Claire, WI May 2004 – July 2007

- Provided assistance in attaining bids from report providers from third-party.
- Established and implemented checklists as well as forms related to due diligence.
- Practiced loan database activities for borrower's receipt and asked for invoice and retainer payments.
- Supported FHA underwriting personnel in identifying market along with demographic information for property evaluation.
- Updated and maintained loan database with necessary documentation.
- Collaborated with underwriter site investigations with on-site personnel and borrower.
- Preserved data value in loan database by coordinating with underwriting site investigations.

Education:

Associate Degree in Business Normandale Community College, Bloomington, MN

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