
Mortgage Loan Processor Resume

Job Objective

To utilize skills and abilities and obtain full-time employment as Mortgage Loan Processor.

Highlights of Qualifications:

- Substantial experience in loan processing, mortgage banking and loan support
 - Deep knowledge of real estate transactions, processes and principles
 - Operational knowledge of all documentation required for loan processing
 - Familiarity about lending regulations followed at state and federal level namely Ecoa, Reg Z and Respa
 - Solid understanding of FNMA/FHLMC and industry standard guidelines
 - Strong knowledge of private mortgage insurance requirements
 - Skilled at operating office equipments and computer applications
 - Ability to identify and manage exceptions and omissions appropriately
 - Ability to interact effectively in verbal and written medium with Bank officials, customers and outside agencies
 - Strong clerical skills, organization and planning skills
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Professional Experience:

Mortgage Loan Processor
C&F Mortgage Corporation, Kirkland, WA
August 2007 – Present

- Verified application file of residential loan to check for accuracy and completeness of application data.
- Ensured all established standards are attained comprising mortgage type, loan amount, borrower's assets and liabilities.
- Recommended to deny loans failing to keep up to desired standards.
- Interacted with employer and credit bureau to cross check information accuracy.
- Entered information from loan application in customer database.
- Exchanged correspondence with particular companies to acquire property survey, abstract and appraisal.
- Prepared and dispatched approval as well as denial letters to respective applicants.

Mortgage Loan Processor
Hartford Area Mortgage Company, Kirkland, WA
May 2004 – July 2007

- Created mortgage loan file by revising loan application.
 - Attained more information as needed and evaluated asset and income data.
 - Verified loan application for correctness, completeness, program adherence and credit worthiness.
 - Mailed verification forms to applicants to confirm information given in mortgage loan application.
 - Sorted, organized and filed available information in respective documents within easy access.
 - Created loan commitments to be sent to customers to formally inform them about their loan approval.
 - Replied to inquiries of loan plus underwriting guidelines from attorneys and customers.
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Education:

Associate Degree in Finance
Calhoun Community College, Decatur, AL

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