

JESSICA CLAIRE

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Summary

* 18 years' experience in the mortgage industry with a concentration in processing, underwriting, training and audit/compliance

Subject Matter Expert in all aspects of the loan process and pipeline/time management

Project Specialist with years of experience in BETA testing

Seasoned Loan Processor with strong organizational and communication skills and interpersonal skills who adds energy and value to an organization's quest for excellence.

Highlights

- Guest services
- Inventory control procedures
- Merchandising expertise
- Loss prevention
- Cash register operations
- Product promotions

Accomplishments

Experience

Sr. Underwriter Advocate/Corporate Processor/Mentor/SME, 06/2009 to 04/2014

Jetblue Airways – Philadelphia, PA

- Performed compliance and loan quality audits of loans to be approved and funded by investors
- Performed complex loan file audit of residential mortgage loans to determine compliance with established company guidelines, policy and procedures
- Provided detailed feedback to senior management on audit findings and the procedures taken to resolve deficiencies
- Pre underwrote loan files adding initial conditions then passing the file to the underwriter to finalize the conditional approval
- Cleared Prior to Approval, Prior to Docs and Prior to Funding conditions as applicable and then pass the file to the senior underwriter
- Worked directly with the underwriter clearing loan conditions and ensuring file compliance through final approval
- Prepared the file for the closing department by entering vesting data and preparing documents to be signed at closing folder. Closing manager stated that these files took half the time to go through the closing process and document preparation than files that had not been reviewed by an underwriter advocate.
- Selected to be part of a two member team to run the BETA program of Underwriter Advocates. Successfully turned the BETA program into a permanent position and increased branch volume by 54% and turn times by 4.82 days
- Received the "Making the Difference Employee of the Month" award for April 2014. This is a peer nominated award given to an employee who repeatedly goes above and beyond their job description on a routine basis. One must receive several nominations to win.
- Hand selected by management to be a part of the newly created audit team. This was a temporary assignment in which I worked until it got off the ground. Audit reviews all files for three areas; underwriting guidelines, disclosures and compliance. Post-closing issues went from 30 plus files per month to under 10. Post-closing issue resolution went from three weeks to one week.
- Member of the Corporate SWAT Team which is a small group of SMEs that analysis branches and staff when there are issues with productivity, performance and pipeline management. Our team corrected the issues through training, guidance and support, freeing up management to focus on the production staff. During this time period, production increased by 31%.
- Trained new processors in all aspects of processing with Proficio including all tasks and worksheets, submission sheets and other due diligence items that need to be completed to submit a file to underwriting and through closing. Trained processors on best practices based on my experience processing loans.
- Member of the initial closing/audit reorganization team that implemented new closing and audit procedures allowing processors to clear PTC conditions, increasing processing productivity by 27%.
- Trained, guided and mentored processors and closers for new operations centers stressing time and pipeline management and top notch customer service
- Original member of the newly organized mentoring program that mentors new processors chosen based on experience and quality of work. Hand selected by the National Operations Manager and Corporate Processing Manager based on my quality files, ability and knowledge of how to process a file correctly
- Work with processing staff of operations centers and branches on pipeline management and time management
- Serve as subject matter expert in all areas of processing and company protocol.
- Work directly with the Corporate Processing Manager on training program curriculum and implementation
- Managed a pipeline of up to 60 active loans
- Responsible to review lender guidelines for qualification and investor overlays prior to submission to underwriting
- Work directly with Regional Sales Manager to write and implement regional policy and procedures
- Addressed branch managers on current status and corporate updates at weekly regional meetings
- Participate in weekly pipeline meetings with numerous branch managers and regional sales managers
- Maintain day to day communication with realtors, title companies, underwriters, loan officers and borrowers
- Structure, place, lock and submit loans for loan officers
- Aggressively seek new business and maintain an active networking system
- Consistently exceeded monthly profitability goals by 27% through motivation and management of Loan Officers and pipeline
- Work directly with over 12 branch managers on pipeline management, staff training and production goals

Senior Mortgage Processor/Senior Mortgage Banker, 09/2006 to 07/2009

Jetblue Airways – Richmond, VA

- Manage a pipeline of 60 active loans on branch and corporate level
- Serve as go to person when trouble shooting, problem solving or direction is needed
- Process, train and initiate contact for transitional branches
- Work directly with Branch Managers on day-to-day operations
- Responsible for FHA connection case number, CAIVRS, case transfers, holds tracking and appraisal logging
- Responsible to learn and then process Reverse Mortgages
- Work with corporate office to insure rapid loan closing using a streamline process
- Worked directly with corporate underwriting manager on HUD requirements and improvements for FHA test case files
- Processed FHA loans for HUD test file cases
- Train new processors and loan officers on AUS systems and corporate loan procedures
- Structure, place, lock and submit loans for loan officers
- Maintain day to communication with realtors, title companies, underwriters, loan officers and borrowers
- Worked with Credit Bureau on implementing new credit system at branch level
- Pre underwrite files prior to submission to underwriting
- Established and implemented quality control procedures for files at the branch level

Lead Processor, 05/2005 to 08/2006

Summit Home Mortgage – City, STATE

- Coordinated set up of processing system for startup company
- Worked directly with Branch Manager on day-to-day operations
- Trained staff on Encompass, locking loans online and various AUS systems
- Compiled training handbook for new processors
- Trained new processors on AUS systems and corporate loan procedures
- Structured, placed and troubleshoot loans for Loan Officers
- Worked directly with Operations Manager regarding monthly loan pipeline and workload distribution
- Processed, closed and handled post-closing issues
- Cross-trained in all aspects of loan origination, processing, closing and post-closing
- Versed in Correspondent and Broker loan procedures
- Processed and closed the highest number of loans every month from starting work at company

Lead Processor, 02/2005 to 04/2005

Superior Home Mortgage Summit Home Mortgage – City, STATE

- Processed, closed and handled post-closing issues
- Versed in Correspondent and Broker loan procedures
- Structured, placed and troubleshoot loans for Loan Officers
- Cross-trained in all aspects of loan origination, processing, closing and post-closing

Sr. Mortgage Processor/Floater/Troubleshooter, 01/2004 to 01/2005

Land America Mortgage Processing – City, STATE

- Work directly with the Vice President of Operations on a daily basis, assessing the daily needs of individual teams
- Assist processing teams with difficult loan issues, work team's daily task lists when a team member is out or team needs help completing tasks and problem solving
- Serve as go to person when troubleshooting or direction is needed
- Provide encouragement and guidance to teams with respect to processing/ closing loans
- Serve as processing team leader, during which time my team exceeded the processing incentive threshold
- Administer group and one-on-one reviews for Processing Assistant's certification exam
- Routinely consult and assist the Corporate Trainer as subject matter expert
- Crossed trained in all positions to provide assistance where required
- Winner of the you Are a Star Award, a peer nominated award for making a positive contribution in co-worker's work environment

Operations Manager/Senior Processor/Underwriter, 1996 to 09/2003

SECURITY FIRST FUNDING CORPORATION – City, STATE

- Processed, underwrote, and closed Conforming, Non-Conforming, and Government loans utilizing LP, DU/DO, ASSETWISE as well as lender-specific websites.
- In House underwriter for conventional loans
- Submitted underwritten files to the investor and obtained any post-closing items needed
- Able to take a loan from Origination, Processing, Underwriting, Document Preparation, Closing, Funding and Post Closing
- Set up, designed and maintained company website.
- Trained employees in all aspects of the loan process.
- Analyzed target market area, created marketing material and provided advertisement direction.
- Exceeded monthly profitability goals through motivation and management of Loan Officers
- Closed 40 plus loans monthly
- Devised incentive and motivational compensation for employees
- Responsible for incoming and outgoing wire transfers
- Worked directly with the owner on daily operations

General Manager, 1994 to 1996

WILLIAMSBURG OFFICE SUPPLY – City, STATE

- Supervised and managed all aspects of day-to-day operations including shipping/receiving, purchasing, accounts payable, account receivable, payroll, inside and outside sales, personnel reviews, hiring, termination and profitability.

General Manager, 05/1990 to 1994

BUCK OFFICE SUPPLY – City, STATE

- Managed all aspects of operations ranging from order processing to daily operations.

Education

Masters: Business Administration

University of Richmond - Richmond, VA

Began course work towards Masters in Business Administration

Four courses left to obtain a degree

BA: Business/Economics English Literature

Randolph Macon College - Ashland, VA

HS Diploma

Walsingham Academy - Ashland, VA

Skills

- Highly Skilled in Fannie/Freddie, FHA, VA, USDA, Reverse Mortgages, and HELOC loan processing
- Experienced in LP, DU, Calyx, Encompass 360 Bankers edition (LOS), Image Flow (paperless banking platform), MS Word, MS Excel, MS Outlook, MS PowerPoint, and MS Visio, LoanQuest, PCLender, Corelogic, Dataverify, Submissiontrac/Datatrack and other AUS Systems