

JESSICA CLAIRE

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SUMMARY

Successfully manages high volumes of loan documentation in fast-paced environments with demanding productivity, funding and customer satisfaction targets. Familiar with verifying tax, credit, employment, loan, personal and residential histories. Comfortable working alone or with team members to accomplish tasks and enhance processes.

SKILLS

- GAAP Accounting
- Underwriting
- Account reconciliation expert
- General ledger entries
- Full-cycle accounting
- General ledger accounting
- Application preparation
- Complying with legal statutes
- Proficient in MS Office Suite, Oracle, Encompass, Great Plains, Hyperion, As400, Sharepoint, Blackline, SAP, Fiserv, TOAD, Facets, Salesforce & Trintech
- Processing documents

EXPERIENCE

08/2018 to Current **Accountant**

Toll Brothers – Aledo, TX

- Reconciled all bank and credit card accounts monthly.
- Performed day-to-day financial transactions, including verifying, classifying, computing, posting, and recording accounts payable data, and reconciled daily totals to confirm proper accounting.
- Maintained account books and accounting systems with accuracy by entering data precisely and proofreading.
- Followed detailed end-of-month accounting procedures to verify proper balancing of all accounts and readiness for the new month.
- Maintained accuracy when reviewing and reconciling the general ledger.
- Reconciled operations database with accounting system information to calculate and determine monthly revenue.
- Managed over 40 accounts worth over \$20M with accuracy in RNET and Oracle.
- Juggled multiple projects and tasks to ensure high quality and timely delivery.
- Responded to fraud alerts, chargebacks, and disputes.
- Conducted reviews of flagged transactions and reports that showed potential suspicious activity.

06/2016 to 08/2018 **Commercial Loan Processor**

First Mid-Illinois Bancshares, Inc. – Bloomington, IL

- Reviewed customer financial data to ascertain level of risk involved for extending credit.
- Requested financial documents from customers.
- Developed comprehensive understanding of financial statements, enhancing opportunities to assess risk.
- Presented key information to upper management and executive team for loan recommendations.
- Conducted comprehensive analysis and evaluated risk to control underwriting loss.
- Inspected financial statements, credit information and title data to complete underwriting process.
- Analyzed loan-to-value ratios, debt to income ratios and credit scores to make underwriting decisions.
- Analyzed portfolio risks, including issues associated with underlying business practices and fraud exposure.
- Managed portfolio to control overall mix of accounts and exposures.
- Analyzed loan files, including review of borrower's income, assets and credit, verified compliance to specific underwriting criteria and input new loans into designated software.
- Organized loan files, updated databases, prepared general correspondence and communicated with stakeholders.
- Reviewed and verified borrowers' income, credit reports, property appraisals and supplemental information to prepare documents for underwriting.
- Communicated with customers in person and via telephone to answer questions, process transactions and resolve issues.
- Created and completed loan submission packages.
- Obtained repeat business by building strong customer relations and delivering world-class customer service.
- Evaluated small business and commercial loans for approval.

05/2013 to 06/2016 **Mortgage Loan Processor**

Ballston Spa National Bank – Guilderland, NY

- Checked applicant credit, personal references, and employment histories. Preformed company audit to comply with RESPA guidelines
- Prepared and delivered loan documents to title and escrow teams.
- Reviewed credit histories from applicants and determine the feasibility of granting requested loans.
- Approved all documents required for clear to close based on FHLMC/FNMA/Underwriting guidelines
- Analyzed applicants' financial status, credit, and property evaluation to determine the feasibility of granting the loan.
- Originated loans and assisted senior-level credit officers with complex loan applications.
- Assessed feasibility of loan approval by reviewing financial histories, available credit, and current employment.
- Determined loan completeness and accuracy by thoroughly analyzing credit documents, including mortgage applications, income documents, appraisals, and property valuations.
- Requested additional information and documents from the borrower to help determine loan risk
- Analyzed capacity, credit, cash, and collateral to determine loan approval, counteroffer, or denial.
- Utilized financial statements to calculate debt-to-income ratios to determine eligibility for loans.
- Utilized a multitude of web tools and various systems to process Conventional, FHA, VA, and USDA loans

EDUCATION AND TRAINING

08/2021

Bachelor of Science: Accounting

Southern New Hampshire University - Manchester, NH