

Edward Cotten

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Financial Professional – Real Estate Lending | Asset Financing |Working Capital

Finance and banking professional with portfolio quality assurance and loan package analysis experience. Possess credit assessment skills supporting decision-making on wide array of loans for business clients and high net worth individuals. Offer loan process improvement and documentation streamlining expertise, facilitating efficient, error-free processing. Proven team leader and facilitator; motivate and cultivate lending team members to achieve optimal performance. Driving force behind record departmental loan funding volume and performance consistency.

Skill Highlights

- Financial Analysis
- Loan Servicing
- Loan Application Processing
- Credit Worthiness Determination
- Customer Communications
- Loan Portfolio Quality Monitoring
- Personal/Business Cash Flow Underwriting
- Personal/Business Financial Statements
- Competitive Analysis/Market Intelligence
- Complex Financial Structure Review
- Business Analysis
- Loan Agreement Verification
- RESPA Compliance
- Team Leadership
- Collateral Analysis

Achievements

HELOC and Mortgage Underwriter, ABC Inc.

- Achieved above 98% personal accuracy rate from internal quality control, contributing to team that funded department record of \$1.7 billion in mortgage dollars (June 2016).
- Assisted in setting loan funding records for funded dollars and funded units by decreasing time in underwriting, with over \$1 billion funded for 11 consecutive months as part of Private Bank underwriting team.

Senior Loan Processor, ABC Banking

- Won multiple awards for excellence in handling client requests and issues.

Customer Care Professional, ABC Banking

- Recognized with 40 WOW awards for exceeding client requests and providing excellent service on client calls; included 2 Top WOW Awards.

Experience

ABC Company, Asset Wealth Management – Main Town, ST

April 2015-Present

One of the oldest financial institutions in the US, with assets of \$2.6 trillion, presence in 100+ markets, and 250,000+ employees.

HELOC and Mortgage Underwriter

Review credit worthiness and collateral of loan applicants to develop full picture of qualifications. Analyze financial statements, credit reports, appraisals, and tax returns. Summarize and condense information in support of credit decision conclusions. Conduct risk assessments.

Delivered Results:

- Identified as subject matter expert (SME) for HELOC team; participated in project involving working with IT team to improve user experience with underwriting software system. Assisted with identifying differences between HELOC underwriting system and mortgage system to facilitate merging of systems, producing more integrated system, allowing concurrent underwriting of both products by larger number of underwriters.
- Produced standardized comments template for underwriting analyses, credited with reducing errors, shortening ramp-up period, and improving continuity between loans.