

Bradley Hower

(425) 472-8253 | bradleyhower@proton.me | bhower.com/hire

Seven plus years of experience in the mortgage industry, three years as a licensed Loan Officer Assistant. Passionate about learning and prepared to accept new challenges. Read FNMA guidelines in full. Always an upbeat attitude, motivated by the joy of helping others succeed and creating value. Excellent communicator. Friendly personality. Very comfortable on the phone, having experience needing to call many customers, loan officers, and team members on a daily basis. Why me? Because I know how to make big deals happen and leave your clients feeling great! In addition, you will spend less time on training and get far better results. Please feel free to give me a call. Any time, any day.

EXPERIENCE

Credit Union Home Mortgage Solutions, Seattle, WA

August 2020 – July 2023

Loan Officer Assistant

Worked on deals with clients – created value by identifying goals, solving client problems and advising to make sound decisions on a broad level with regards to loan products, purchase offers, and pricing. Key point of contact for incoming leads. Worked with customers in completing loan applications and securing organized documentation in preparation for loan submission. Monitored the status of TBD applications, built rapport with borrowers through maintained communication. Ensured that files were moving to close in a timely fashion.

Key Contributions:

- **Loan Officer backup.** Confidently completely covered Loan Officers while they were out of office. Answered borrower questions, including, FNMA loan qualifications, the mortgage process, and current market conditions. Planned with borrowers to fulfill their goals.
- **Partnering.** Strategically did cold contacts to others in the industry. Partnered with an insurance agent for cross-referrals to expand business.
- **TBD file tracking.** Built a CRM in excel to timely contact borrowers weekly or bi-weekly, thus continuing to build rapport and discover even more ways to serve borrower needs. Used keen techniques to maintain client top-of-mind.

Credit Union Home Mortgage Solutions, Seattle, WA

June 2019 – August 2020

Loan Servicing Specialist

Interacted with members and worked to leave them with high, positive spirits. Assisted members with any inquiries, including sales. Posted payments – chapter 13, over-the-phone, adjustments, payoffs, and so forth. Accurately reconveyed loans. Issued mortgage payoff statements. Processed new loan setups, which included auditing and borrower welcome calls.

Key Contributions:

- **Sales project.** Seeing the falling customer retention numbers, decided to take action to create a program to reach out to current clients with mortgages in service. Developed a sales script and compiled a list of potentials. Contacted borrowers about the benefits of refinancing and handed leads off to the production team.
- **Sales leads development.** Being on our main company phone line, received calls from borrowers looking for home financing. Instead of the standard cold transfer to the branch, put them in the hands of a skilled partner loan officer.
- **ARM loan resolution.** Identified and resolved fundamental issues with our ARM loans in service. Corrected minor codes and interest rate parameters. Assisted in correcting mapping via our linking software.

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EXPERIENCE

1st Security Bank of Washington, Mountlake Terrace, WA
Loan Operations Representative

January 2019 – June 2019

Provided exceptional customer service via phone and email, always aiming to impress customers. Processed payments, payoffs, and payoff quotes. Balanced and reconciled accounts and general ledgers. Uploaded and funded mortgage loans. Assisted with all general service and operational tasks.

Key Contributions:

- **Training feedback.** Management happily advertised an open-door policy. Upon completion of new-hire training, politely suggested improvements after noticing some serious omissions.
- **Short transition time.** With a solid process in comprehensive-learning, shortened the training process for key tasks by two weeks, thus reducing demand on the team lead and management.

Penrith Home Loans, Lynnwood, WA
Loan Quality Coordinator

April 2016 – June 2018

Corresponded with over 40 loan officers and their team members, helping them ensure smooth file transition to closing. Pulled reports and monitored multiple disclosure pipelines. Upheld high accuracy requirements of files, with a specific focus on IRS 1003 requests and Loan Estimates. Was depended on as a compliance resource.

Key Contributions:

- **Complex files documentation.** With unique expertise in disclosing difficult loans, especially DPAs and combo loans, wrote a comprehensive guide for other team members to ensure accurate disclosure.
- **Daily on-time checkpoints.** Assisted with team lead in creating a critical time management plan.

EDUCATION & SKILLS

NMLS: 1810189

University of Washington, Seattle, WA

Bachelor of Science: Molecular, Cellular & Developmental Biology, Class of 2015

Technical Skills

Encompass, MortgageFlex, DocuSign, DNA, DocStar, Revvin