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## **Mortgage Loan Processor**

- Mortgage industry professional with loan-processing experience & a comprehensive understanding of government loan programs.
- Diligent & detail-oriented - thorough in gathering borrower information, verifying loan documents, and reviewing file documentation to guide each loan from pre-approval to closing.
- Computer savvy in all of MS Office Suite programs and Proprietary Mortgage-processing software.

## **Loan Processing Experience**

- Conforming & Nonconforming Loans, FHA/VA Loans, Jumbo Loans, & USDA Rural Development Loans
- ARMs, FRMs, & GPMs
- Freddie Mac & Fannie Mae Guidelines

## **Professional Experience:**

### **American Mortgage Company - Allen, TX**

Loan Processor, July 2019 - Present

Provide support to loan officer and underwriter teams by ensuring the timely, judicious, and accurate processing of mortgages. Review and verify borrowers' income, credit reports, employment histories, property appraisals and title insurance information to prepare loan applications for underwriting submittal. Ensure compliance with company policies, underwriting guidelines and lending-program requirements.

- Achievement Highlights:
  - Regarded as one of the company's most productive loan processors, handling an average of 20 files monthly.
  - Outperformed company average in achieving loan-processing turn-around time of 12 days or less (compared to typical 15 to 20 days).
  - Provided to consistently high customer satisfaction- which led to 10% increase in referrals in ending of 2019.
  - Ensured all files were complete prior to underwriting hand-off and coordinated effectively with title companies to ensure smooth closings.
  - Processed challenging loan applications (e.g., first-time borrowers, self-employed applicants and borrowers with problematic credit histories).

### **Interline Mortgage Services - Dallas, TX**

Loan Processor, August 2018 – June 2019

Processed assigned loans in a timely manner according to FHA, Fannie Mae, Freddie Mac lending guidelines. Examined titles for servitudes & ordered subordinations.

- Closed a purchase loan in less than 30 days.

- Earned appreciation as a call monitoring Superstar; effectively addressed the needs and concerns of customers while adhering to Aspire guidelines regarding authentication, disclosure and customer service.
- Achieved customer satisfaction guidelines based on customer survey ratings.
- Effective compiling viable data relating to loan application.

### **American Mortgage Company - Allen, TX**

Loan Processor, August 2017 – July 2018

Managed a portfolio of loans in default, imminent default loans with a focus on loan modifications; assumed responsibility for validating documents.

- Created document checklists according to the type of modification consideration; responded appropriately to internal or other 3rd party inquiries.
- Communicated with CRM/UW to request additional documents; analyzed requests to determine appropriate courses of action and steps required.
- Gathered documents for the loan modification process which included credit report updates, appraisals, income tax returns, and asset verifications.
- Submitted completed files to Underwriters and declined un-qualified loans such as DOJ, HAFA, HAMP, NON HAMP, and other applicable programs.
- Ensured strict adherence to operational policies, procedures, and guidelines; established strong working relationships with the management and staff.

### **Citywide Home Loans - Arlington, TX**

Loan Processor, February 2017 – August 2017

Accurately prepared detailed client financial information to meet strict government and state regulations

- Demonstrated effective customer communication and service skills
- Organized and submitted loan refinance and purchase applications for over 23 financial institutions
- Accomplished Optimization of Business Process Flow resulting in measurable increase of successful loan applications by 50%