Kunisha Waite

Licensed Real Estate Agent - REDFIN CORPORATION

Rancho Cucamonga, CA kunishaw@gmail.com - (310) 291-0145

Authorized to work in the US for any employer

WORK EXPERIENCE

Licensed Real Estate Agent

REDFIN CORPORATION - Los Angeles, CA - 2014 to Present

- Followed up with prospective residents via phone, mail or email
- Monitored all emails and telephone calls and responded to inquiries effectively
- · Assist clients with property sales and development
- Hold open house inspections, instructing clients on best practices for selling success and liaising between renters/owners and prospective buyers for property inspections
- Preparation of legal documents including listings and sales contracts
- Provide legal, economic and market advice to prospective clients
- · Liaise with lenders, home inspectors and pest controllers prior to contract negotiations
- Ensuring terms and conditions of agreements are met
- Maintaining and liaising with clients, building relationships with clients to encourage returning business
- · Coordinate property closings and overseeing document signing
- Analyze market trends to determine competitive market prices

Mortgage Sales Counselor

PRIMEWEST FUNDING GROUP - Los Angeles, CA - 2007 to 2014

- Generated new business through presentation of bank products to customers. Followed up with customers to ensure satisfaction.
- Established local business and internal referral partnerships to solicit residential mortgages.
- Friendly and professional when dealing with the public; maintained composure during fast-paced, sometimes hectic situations.
- Processed conventional/ FHA loans from set up to submission, from conditions to close.
- Reviewed residential loan application files to verify that application data is complete and meets establishment standards, including type and amount of mortgage, borrower assets, liabilities and length of employment.
- Submitted mortgage loan application files for underwriting approval.
- Organized closings with borrower, lender and Title Company.

Senior Loan Processor/Underwriter

BUENAVISTA BANKING CORP - Los Angeles, CA - 2001 to 2007

- * Performed credit/appraisal analysis and recommended approval/denial of a loan application for residential loan originators, ensuring compliance with company lender regulatory and investor criteria on FHA and Conventional Loans.
- * Prepared approval letters, ordered titles, insurance and all other documents needed to clear the file. Input and update data, prepares the transaction for closing by ordering payoffs as applicable and gathering 3rd party fees from the closing agent.
- * Communicated with borrowers and loan officers to collect missing documentation. Prepared and submitted loans for approval through Desktop Underwriting Systems.

SKILLS

Mortgage, Sales, Real Estate, Life Insurance, Mortgage, Sales, Real Estate, Life Insurance (10+ years)

CERTIFICATIONS

Life and Health Insurance License

Life and Health Insurance License

November 2017

Real Estate License

July 2018

ADDITIONAL INFORMATION

Skills

Extremely professional
Outgoing personality
Health, Life and Medicare knowledge
Result driven.
Strong verbal and communication skills.

Advanced proficiency with PC with the ability to work in Windows environment (with an emphasis in database management).

Exceptional ability to work both independently and as a team player.