

Biridiana Gonzalez

**Quality Assurance Analyst - Report to Amy Jackson, Quality Assurance Manager -
Home Funding Corporation**

Ontario, CA

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Excellent time management skills with demonstrated ability to prioritize and handle multiple projects in fast-paced environments. Customer service focused. Detail-oriented with success in implementing solutions to create optimal efficiency. Work well independently and as a team member. Strong interpersonal, analytical and communication skills with the ability to collaborate with diverse individuals. Bilingual (Spanish/English).

CORE QUALIFICATIONS

- Multi-task management
 - Strategic / Tactical selling
 - Problem-solving skills
 - Strong client relations
 - Excellent time management / organizational skills
 - Proficient with Loan Origination Software and in Microsoft Office applications
- Authorized to work in the US for any employer

WORK EXPERIENCE

Quality Assurance Analyst - Report to Amy Jackson, Quality Assurance Manager

Home Funding Corporation - Rancho Cucamonga, CA - 2015 to Present

Rancho Cucamonga, CA, 2015 - Present

Quality Assurance Analyst - Report to Amy Jackson, Quality Assurance Manager

Key responsibilities include the audit of mortgage loan files to ensure policies and procedures are being met according to company and government guidelines. In addition, assist with the implementation of updated policies and procedures with respect to the new TILA-RESPA Integrated Disclosure rule implementation. Further duties include researching various system or process concerns reported by upper management in order to identify process gaps and make recommendations to maximize accuracy and effectiveness of the loan origination, underwriting, closing, funding and document control systems/processes. Accuracy and efficiency are measured primarily with the use of regulatory documentation, quality assurance checklists and spreadsheets with various date/monetary calculations.

Loan Closer - Report to Cherise MacPherson, Funding Manager

Home Funding Corporation - 2015 to Present

Key responsibilities include the accurate input of information needed to create closing packages, reviewing specific documents and information in accordance with company policy and procedures, and communicating to settlement agents regarding specific mortgage loan documents. Additional essential functions include reviewing and verifying critical loan information for accuracy (i.e. property address, title vesting, lock expiration dates and underwriting approval date), ensuring all fees are compliant per disclosures, and resolving any audit issues created by the document preparation system. Furthermore, perform audits of third party documents such as Closing Protection Letters, Title Commitments, Homeowner's Declaration Pages and invoices for other services such as credit reports, appraisals and flood certificates.

Loan Processor II - Report to Processing Supervisor

City National Bank - Los Angeles, CA - 2012 to 2015

Key responsibilities include reviewing all requests for boarding and funding, processing advances, payments and payoffs on various loan products, setting up and maintaining Guarantor records in our loan servicing system, and calculating and adjusting interest and fee accruals. In addition, balance and prepare appropriate general ledger entries to various cost centers as required. Main focus is on boarding and processing moderately complex new and renewed types of loan and credit products (i.e., consumer, commercial, mortgage, etc.). Process loans requiring multiple pricing options, seasonal limits, tiered commitments, prepayment penalties and breakage costs.

Doc Support Administrator - CLC Support Services - Report to Frankie Martin, Doc Team Lead

Responsible for validating and preparing documentation for secured and unsecured consumer, commercial loans and personal lines of credit; Validation of document packages includes, but is not limited to, verifying authorized approvals and auditing loan documents to verify that they have been returned, signed, dated and initialed properly; Perform annual Portfolio Review by processing several loan packages in a short time frame and distribute them to appropriate parties

Residential Lending Assistant - Reported to Debbie Shoemaker, Sales Team Lead

Assisted Residential Lending Consultant with new/existing mortgage loan applications; pulled Central Queries, MyCNB, property profile; Input 1003 in E3, pulled credit report, and prepared rate lock; submitted new loan package to setup team.

Loan Processor / Conditions Desk - Reported to Christine Chia, Set-up & Disclosure Supervisor

Submitted documentation for refinance or purchase transactions; Emailed appraisals to underwriter & Processor; Submitted all conditions to underwriter via E3. Conditions vary from Income, Assets, Title and Escrow Documentation; Made additional files for loans with excess documents and worked closely with Underwriters for clearing of Conditions; Assisted Sally Watson with special projects for Flood Disclosures, Appraisals, and HUDs; Assisted Processors on TLC requests; Assisted Funding Department with Title Policy Follow Up.

Personal Assistant / Transaction & Short Sale Assistant / Loan Processor

Tamayo & Associates - Montebello, CA - 2009 to 2012

Reported to Robert Tamayo, Owner

Worked on Subprime reinstatement options to include but not limited to: Negotiating and formulating repayment plans. Also referred severely delinquent accounts for several workout options such as Modifications, Short-Refinances and Short sales. My position was negotiating short-sales on subprime mortgages. I cut out the middle man and negotiated on the short-sale deals from beginning to end. I know all current documents needed for the short-sale process including but not limited to Estimated HUD-1, Listing Agreement, Purchase Contract, copy of the MLS etc.

Loan Processor

American Mortgage Solutions - Sacramento, CA - 2008 to 2009

Reported to Tony Sing, CEO

Uploaded new loans into Encompass, submitted loans to different banks for approvals, pulled credit, worked on prior to docs and funding conditions; Verified fees, collected all documentation from agents and escrow to close transaction. Had close communication with Broker, Escrow, Loan Officers, and Loan Processor's; Funded purchase loans and refinances with mortgage banks; Performed quality control on closed files.

Loan Processor

Velocity Commercial Capital - Stamford, CT - 2007 to 2008

Reported to Shanna Brown, Processing Manager

Prepared files to bid by Real Estate, confirmed Business Licenses, prepared checklists for brokers, reviewed closing for borrower, entered 1003 into Encompass; Worked closely with brokers, loan officers, managers, processors, underwriter, funders and closers; Processed various types of documents, reviewed conditions from brokers and sent checklist updates. Sent mortgage processor updates with needed information required by underwriter; Performed review of funding loan packages to ensure all required documentation and final conditions had been met; Verified property address, note, title, mortgage, and vesting.

EDUCATION

License in Real Estate

Valley Career College

CERTIFICATIONS

Real Estate Salesperson License

2020