

# JUSTIN RUCINSKI

justin.rucinski@gmail.com

586-651-2414

408 Farmdale St., Ferndale, MI 48220

## EDUCATION

### Michigan State University

08/2023 - Present

Master of Science in User Experience

Expected May 2025

### Central Michigan University

01/2010 - 08/2012

Bachelor of Science in Business Administration

Concentration in Real Estate: Development & Finance

- Professional Real Estate Society member

## WORK EXPERIENCE

### Rocket Mortgage | Detroit, MI

11/2020 - Present

#### Director, Client Experience Operations

- Lead a team of up to 75 mortgage underwriters and up to 5 team leaders through day-to-day mortgage underwriting operations
- Assist with Fannie Mae, Freddie Mac, and FHA guideline related questions
- Communicate expectations and direction to all team members
- Pull, create, and analyze reporting to monitor team performance
- Meet with direct reports monthly to foster relationships, provide feedback on areas of opportunity, while encouraging personal and professional growth
- Gather team member and team leader feedback to implement improvements to technology, internal resources, and business processes
- Facilitate team huddles and encourage team building to improve collaboration in a remote & hybrid work environment

#### Achievements & Awards

- Created a supplemental training program to assist team members with their transition to the credit underwriting role. This program provides additional underwriting resources, individual support from underwriting subject matter experts, and offers real-time feedback on work performed. This has improved team member confidence and the quality of their work.
- Assembled a team of expert underwriters to perform targeted audits and identify trending areas of opportunity. The data collected allows leaders to coach team members, create training material, improve technology, and redefine processes.
- CAVS Award Winner for "Process Improvement" - July 2022
- CAVS Award Winner for "Amazing Support" - February 2023

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## **Rocket Mortgage | Detroit, MI**

*10/2016 - 11/2020*

### **Team Leader, Client Experience Operations**

- Led a team of up to 18 credit underwriters working on multiple products and loan types
- Met with team members on a monthly basis to deliver performance reviews, identify areas of opportunity, and encourage growth
- Assisted team members with difficult credit underwriting scenarios to promote sound decision making and reduce risk to the company
- Audited loans to provide feedback to team members, identify issues with technology, and improve underwriting processes

#### **• Achievements & Awards:**

- Participated in a pilot program to redesign the technology and processes in credit underwriting. Collaborated with senior leadership and technology counterparts to eliminate roadblocks and ensure project goals were met. The improvements increased underwriting efficiency while maintaining quality and client experience. The technology and processes created during this pilot were adopted by the entirety of client experience operations.
- CAVS Award Winner for "Team Player" - August 2020

## **Rocket Mortgage | Detroit, MI**

*08/2012 - 10/2016*

### **Mortgage Underwriter**

- Made risk decisions by reviewing client credit reports, income documentation, asset statements, and property information
- Underwrote both refinance and purchase loans following Fannie Mae, Freddie Mac, and FHA guidelines.
- Obtained FHA Direct Endorsement certification
- Consistently met or exceeded production expectations while maintaining a high level of underwriting quality
- Earned several promotions through the progression of Junior Underwriter, Associate Underwriter, Credit Underwriter, to Final Signoff Underwriter

#### **• Achievements & Awards:**

- Participated in an multi-month initiative to improve communication across business areas. Worked closely with client communications teams and leadership to build relationships, provide clarity on processes, and develop training material. This led to a newfound synergy between the teams and increased client satisfaction scores.