**Chernae R. Saka**

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Seasoned Mortgage Underwriter with 16 years of mortgage industry experience including four years remote working experience. I serve with an empathic, detailed oriented approach based on my experience as a Mortgage Processor, Senior Underwriter, Team Lead, and Interim Underwriting Manager. My background in mortgage underwriting coupled with my interest to explore and make meaning of data has motivated me to pursue a career in Data Analytics. Seeking an opportunity to utilize and broaden my data technical skills. 

**Skills**

* SQL, Power BI, and Tableau
* Python
* MS Excel, Word, and PowerPoint.

**PROFESSIONAL EXPERIENCE**

**Data Analyst Apprentice**

Nashville Software School

*January 2023 – Present*

Intensive full-time bootcamp focusing on data analytics fundamentals and problem solving. Used real-world datasets and included projects where findings were presented to stakeholders from the community.

* Analyzed data using Microsoft Excel, including utilizing pivot tables and lookups, and connected to external data sources using the PowerPivot add-on
* Built and deployed dashboards using Tableau and PowerBI
* Wrangled data and performed exploratory data analysis using Python’s *pandas* library
* Created data visualizations using *matplotlib* and *seaborn*
* Gathered data through APIs and webscraping
* Performed geospatial analysis using *geopandas* and *folium*
* Retrieved and analyzed data using PostgreSQL and *sqlalchemy*
* Source code version control with Git/GitHub
* Project management/tracking with GitHub project boards and issue tracking

**Underwriting Team Lead / Interim Underwriting Manager**

Home Point Financial Corporation, Ann Arbor, MI 48105

*September 2021 – November 2022*

* Used Power BI to review and adjust workloads among underwriters and underwriting support specialist to ensure optimal productivity in service to the borrower.
* Generated and prepared data reports regarding areas of focus to remain compliant with Investor guidelines, regulations, and standards.
* Managed a team of 15 Senior Underwriters and Underwriting Support Specialist while building strong positive relationships with internal and external partners.
* Frequently conducted trainings and learning sessions for updates and changes in policies and procedures, regulatory and industrywide changes, and underwriting refreshers on quality hot topics of the month.
* Strong interpersonal, written, and communication skills.
* Resolved escalated issues with complex loan applications, condition clearances, income reviews, and appraisal reviews via strategic creative thinking and the implementation of policies and procedures.
* Analyzed and evaluated credit report and financial documentation on borrowers to determine credit risks, character, and capacity to render accurate loan decisions while remaining compliant with company guidelines.
* Completed 2nd level credit risk reviews for initial, conditional, final, and decline reviews and provided recommendations for best practices in cases of known quality issues.
* Prioritized the review of high and moderate findings and developed a plan of action to mitigate any further risks.

**Senior Underwriter (Wholesale & Correspondent Lending**)

Home Point Financial Corporation, Ann Arbor, MI 48105

*August 2020 – September 2021*

* Initiated a weekly team meeting among my fellow underwriters to discuss best practices, identify, and create process changes that would improve quality and customer loyalty while strengthening my ability to work independent and as a team player.
* Successfully underwrote files within the Wholesale and Non-delegated/Correspondent channel to maximize productivity.
* Coordinated with brokers, underwriter support specialist, and account executives in accomplishing quick turn times for the overall benefit of the borrower.
* Determined appropriate Agency specialized programs such as HomeReady and HomePossible for purchases and refinances to assist the borrower.
* Served as a Second Level Reviewer with the Underwriting Futures program within 2 months of hire date, reviewing Initial and Conditional Second Level reviews.
* Reviewed and analyzed complex income for borrowers with diverse income sources such as W2 wage earners, Self Employed/Business (1065, 1120s, 1120) tax returns, rental properties (residential and commercial), non-taxable, asset dissipation, retirement income, and other various sources to address and mitigate risk for all stakeholders.

**Consumer Loan Underwriter 4 NMLSR#688076** Wells Fargo Bank, Des Moines, IA

*August 2006– July 2020*

* Analyzed credit reports on high profile customers to determine credit risks and character of potential borrowers to render accurate loan decisions while remaining compliant with Federal company guidance.
* Served as a Branch Inspection Team Captain, to ensure my team is compliant to policies and procedures of the company and thoroughly prepared for yearly Branch Inspections.
* Reviewed and analyze complex income for borrowers with diverse income sources such as W2 wage earners, Self Employed/Business (1065, 1120s, 1120) tax returns, rental properties (residential and commercial), non-taxable, asset dissipation, retirement income, and other various sources to address and mitigate risk for all stakeholders.
* Implemented appropriate strategies in adherence to federal regulations such as the Customer Identification Program, Regulation B, and Fraud Alerts to remain compliant.
* Reviewed and analyzed property titles and appraisal/valuation products to ensure data integrity and accurate property details for the purpose of ensuring sound collateral.
* Served as a liaison between customers and underwriters, uncovering process gap and specializing in process efficiencies.
* Analyzed loan application to ensure data accuracy and integrity.
* Prepared mortgage loan closing documents and coordinated a scheduled closing time for the customer.
* Developed strong customer service with negotiating experience.
* Detail oriented with strong analytical and critical thinking skills.
* Advanced in time management, prioritization, and organization.

**Educational History**

* **Nashville Software School**

Data Analytics Certification

Expected Graduation Date: April 2023

* **Master of Business Administration - Administration**

University of Phoenix, *Phoenix, AZ*

* **Bachelor of Arts, Finance**

University of Northern Iowa, *Cedar Falls, IA*

**Voluntary Experience**

**Originator/Treasurer**

GospelNet Global Ministries, USA

2014 - Present

* Manage and ensure compliance with relevant legislation including 501c3 and tax filing 990-PF.
* Advise and collaborate with Executive Board members to develop financial strategies to generate funds for a successful operation of the organization.
* Supervise all financial activities to ensure that appropriate financial systems and controls are in order and aligns with the goals of the organizations and financial contributors.
* Prepare and present periodic reports to stakeholders about the financial position of the organization.
* Coordinate and budget for state and global events.