Sachiko Morrison

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Experience

Loan Processor / Underwriter

BLUPRINT   *October 2020 - September 2022*

- Maintained a working knowledge of guidelines and requirements for multiple programs.
- Applied knowledge to find alternative solutions for complex problems.
- Reviewed data documentation for any discrepancy and requested additional information as needed.
- Effectively communicated conditions to ensure appropriate documentation was collected to meet investor requirements.
- Collaborated with cross-funcational teams to resolve issues and improve data quality.

Underwriter (Conventional)

AIMLOAN   *June 2020 - October 2020*

- Maintained an extensive working knowledge of Fannie Mae and Freddie Mac guidelines and requirements to ensure loan compliance.
- Analyzed Tax Returns and financial statements to develop conclusions on the viability and liquidity of a business.
- Ensured loan data is complete and accurate.
- Conditioned loans for missing/supporting documentation.
- Made loan approval, counter or denial decisions based on thorough analysis.

Loan Processor (Conventional)

AIMLOAN   *April 2017 - June 2020*

- Streamlined the loan process from initial underwriting to closing.
- Gathered, analyzed, and verified loan-related documentation, including income and credit information.
- Assembled and organized documentation into a comprehensive package for underwriter review.
- Maintained effective communication with all interested parties to ensure a seamless loan process.
- Provided regular updates and answered questions for borrowers during the loan process.

Lock Desk Associate

AIMLOAN   *June 2016 - April 2017*

- Efficiently processed new loan applications and assigned them to loan officers for further review.
- Verified and processed locked loan applications to ensure appropriate pricing.
- Managed re-locks and lock revisions in a timely manner.
- Generated and sent loan estimates to clients.

Skills

- R
- SQL
- Tableau
- Data wrangling
- Strong Verbal and Written Communication

- Strong analytic skills
- Diligent and detail orientated
- Problem solving
- Microsoft Office

Education

Bachelor of Science, Statistics with an emphasis in Actuarial Science

SAN DIEGO STATE UNIVERSITY   *December 2016*

Certification

Certified Residential Underwriter

MORTGAGE BANKER ASSOCIATION   *October 2021*

Data Science: Foundations using R Specialization

COURSERA   *December 2022*