**Heather Elizabeth Starr**

*3185 E. Winged Foot Dr.*

*Chandler, Arizona 85249*

*(619)994-9968*

**Objective**

To engage in employment to become a valued part of a team while capitalizing on my skills promoting hard work, positive attitude, loyalty, and customer service.

**Professional Experience**

**9/19 to Present**

***MUFG Union Bank, Assistant Vice President / HELOC Mortgage Consultant***

Consistently exceeded sales goals through consultative selling of mortgage loan products, which includes determining customer needs and matching product benefits, taking applications, and cultivating referral business. Impeccable organizational skills while submitting complete, high-quality loan packages and handle the pipeline. Accurate and timely completion of required disclosures, collecting appropriate fees, and customer follow-ups for conditions and status. Ensure compliance with all bank and regulatory requirements and guidelines. Partnered with 23 branches to convert referrals into loans, outbound calling to generate business, and worked closely with operations and underwriting to get loans funded quickly and efficiently.

***MUFG Union Bank, Mortgage Consultant Associate***

Promoted to a critical role created to manage over 90-day aged files, assisting with the aged files, clearing up backlog of 200+ aged loans in record time. Additionally, handled issue resolution with the processors and borrowers. This was a critical role needed to help address the coordination within all departments and customers for expedited resolution. Recommended process improvements to enhance efficiencies. Once implemented, the position was dissolved and resulted in a move to the MCA team. Finally, supported a full team of MCs, with a large pipeline, while leading customers through the sales process to operations.

Supported the highest producing Mortgage Consultants by performing various clerical, technical and sales support functions. Collected data from borrower to complete application for processing. Reviewed application completion and ordered credit report for program guidelines while gathering explanations for any variations. Ordered all appraisals and monitored for time efficiency. Followed up with borrowers for missing documentation, or other information, needed for underwriting. Assist Mortgage Consultant with obtaining, organizing, and submitting underwriting conditions in a timely manner. Calendar and monitor important data for loan pipeline, to ensure customer satisfaction (i.e., close of escrow dates, contingency dates, and other deadlines). Coordinate with underwriters, processors, real estate agents and escrow officers on the particulars of the file to ensure timelines are met and priorities established.

***MUFG Union Bank, Lead Generation Specialist***

Help drive a consistent flow of quality leads to the Mortgage Consultants and support the Home Loans Advised team by working with clients who are shopping for a mortgage loan. Contact customers who have inquired online and make outbound calls on several campaigns including paid search, credit triggers, ARMS, and homes for sale. Also, worked with current applicants to resolve issues across multiple departments and partner with Mortgage Consultants to follow-up with customers. This includes, expediting the application process by consulting with customers to discuss products and pricing.

**7/15 to 9/19**

***The Watershed Restaurant and Bar, General Manager***

Role includes; coordinate daily front of the house and back of the house restaurant operations, deliver superior service and maximize customer satisfaction, respond efficiently and accurately to customer complaints, schedule building, team recruitment, train current and new employees on proper customer service practices, agreeing and managing budgets, planning menus, promoting and marketing, ensuring compliance with sanitation and safety regulations, taking reservations, events coordinating, problem solving, preparing and presenting staffing/sales reports, keeping statistical and financial records, assessing and improving profitability, setting targets, handling administration and paperwork.

**6/11 to 7/15**

***Crowne Plaza San Marcos Golf Resort, Front Desk Manager***