

Compliance Underwriter (Contract) Compliance Underwriter (Contract) Compliance/Due Diligence Analyst - AMERICAN MORTGAGE SOLUTIONS McKinney, TX Work Experience Compliance Underwriter (Contract) AMERICAN MORTGAGE SOLUTIONS - Remote October 2018 to Present Analyze credit documents, including, but not limited to, mortgage applications, credit history, income documents, title documents, appraisals, and additional compliance documents Evaluate debt ratio, loan-to-value ratios, credit score, property valuation and various other factors Determine & document loan conditions and communicating requirements and/or decisions Identify portfolio risks resulting from client's underlying business practices, underwriting, and fraud exposure Certified Tax Preparer 1ST STEP FINANCIAL - Irving, TX October 2012 to Present Prepare and process complex individual, partnership, and state tax returns (Forms 1040, 1120, 1065, etc.) Senior Mortgage Loan Processor (Contract) ISGN SOLUTIONS, INC - Remote December 2017 to April 2018 Processed residential loans Conventional/FHA/VA, Purchase, Refinance & Construction to Perm) under various loan programs in accordance with policies and procedures via DU and LP. Senior Mortgage Loan Processor FIRST NATIONAL BANK OF TRENTON - Melissa, TX July 2017 to November 2017 Processed residential loans (Conventional & VA, Purchase, Refinance & Construction to Perm) under various loan programs in accordance with policies and procedures via DU and LP. Test Developer Underwriter (Contract) NTT DATA, INC - Dallas, TX June 2016 to April 2017 Responsible for conducting end-to-end design of Compliance testing and associated scripts, the modification of existing tests based on regulatory changes, new products, audit issues, Key Risk Indicators (KYI) and control assessments, in collaboration with the Compliance Officers and Compliance Testing Managers. Risk Management Analyst PROSPECT MORTGAGE COMPANY - Irving, TX February 2015 to December 2015 Responsible for the remediation of, as well as the tracking and contributing to the mitigation of operational, compliance, regulatory, monetary and reputational risk Reads, analyzes, and interprets loan files, including but not limited to applications and related documentation and servicing information, for the purposes of HMDA reporting and fair lending monitoring. Risk Remediation - assist in remediation of risks relating to origination, servicing and corporate activities while monitoring daily reporting, tracking and report ID risk Audit

Reports - assist in the implementation of corrective measures      Processes/Policies/Procedures - collaborate with various departments to institute processes and procedures to mitigate risk. Assist in ensuring compliance with the company's corporate policies and procedures Regulatory Risk Analyst RECOVCO MORTGAGE COMPANY - Las Colinas, TX January 2014 to December 2014 Perform post closing & credit risk analysis review of mortgage loans with the intent of ensuring compliance while identifying and resolving any existing deficiencies through diligent investigative research to a portfolio of counterparties      Determined potential compliance & regulatory risks & potential underlying causes      Reviewed income, assets, & liability documentation to support underwriting decisions      Provide Review BSA/AML alerts and cases processed by Fraud team as well as review and approve Suspicious Activity Reports (SARs) prepared by AML and Fraud team for accuracy and quality Consumer Loan Underwriter III WELLS FARGO HOME MORTGAGE - Bedford, TX February 2013 to December 2013 Reviewed, analyzed, approved and decision Consumer & Non-Conforming Jumbo loans (loan amount up to 2 million) for the Private Mortgage Banking division for high net-worth clients with multiple properties, businesses, & complex tax/business returns Financial Institution Regulatory Analyst SOLOMON EDWARDS GROUP/BANK OF AMERICA - Charlotte, NC October 2011 to January 2013 Review & evaluate foreclosure processes & assess the authority of the bank to foreclose per Article VII of the Consent Order utilizing extensive OCC prescribed checklists & referenced guideline matrices.      Identify borrowers who suffered financial injury as a result of any error, misrepresentation, or other deficiency as set forth in the Consent Order.      Review fully documented loan histories, imaged documents, & information available from all sources to collectively determine if it validates the information used to make the home retention/loss mitigation decision.      Complete loan file reviews leveraging legal compliance checklists & evaluate for accuracy      Ensure loan compliance with all mortgage lending regulations including HMDA      Served as SME to Team Lead training 7 of the 8 other team members Loan Underwriter (Contract) AMO/JP MORGAN CHASE - Fort Worth, TX June 2011 to October 2011 Review and analyze borrower documentation to determine income and repayment ability, assess borrower hardship, analyze housing expenses, and determine proper loan resolution Loan

Processor III CITIBANK - Irving, TX November 2009 to April 2011 Processed residential loans (Conventional, Purchase and Refinance) under various loan programs in accordance with policies and procedures via DU and LP. Front End Underwriter (Contract) AMO/JP MORGAN CHASE - Dallas, TX March 2009 to October 2009 Underwrote residential loans (Conventional and Government, Purchase and Refinance) under various loan programs in accordance with policies and procedures via DU and LP. Executive Administrative Assistant TOTAL SLEEP HOLDINGS, INC - Irving, TX March 2008 to March 2009 Administrative Support to Chief Executive Officer, Chief Financial Officer, Senior Vice President/Operations, Vice President/Sales, Vice President/Marketing, & Director of Human Resources. Financial Analyst CONCENTRA INC - Addison, TX May 2007 to March 2008 Support for Corporate Finance, Payroll, Treasury & Internal Audit Departments, which included the Senior Vice President/Corporate Controller, Vice President/Assistant Treasurer, & two AVP / Assistant Corporate Controllers. Mortgage Underwriter UNITED STATES SMALL BUSINESS ADMINISTRATION - Fort Worth, TX March 2006 to April 2007 Counseled & updated approved borrowers regarding loan application status including disbursement, items needed for the release of additional disbursement & general updates regarding legal process of application. Loan Underwriter AMERIQUEST MORTGAGE COMPANY - Arlington, TX January 2004 to February 2006 Performed detailed underwriting analysis for both credit & documentation deficiencies & determine the marketability of each loan; including income & asset calculations, employment history, credit score eligibility, qualifying ratios, etc. Project Manager/Business Analyst AMTRUST MORTGAGE COMPANY - Dallas, TX November 2001 to December 2003 Interfaced with business team to re-engineer business processes, support business initiatives, drive performance enhancements, & improve the customer experience Education The University of Phoenix January 2008 to October 2010 Collin County Community College August 1996 to June 1997 Skills Typing, Powerpoint, Microsoft Office, credit, Typing, Microsoft Office, Powerpoint, credit, Data Entry, Management, MS Office, Microsoft Office, Powerpoint, credit, Typing, Data Entry, Data Analysis, MS Office, Management Additional Information Finance & Accounting Professional seeking to build a career with a company where I can utilize my skills &

talents, contribute to the overall success of the company & further my knowledge. ? 10 years of Regulations & Compliance, QC/Audit experience to include but not limited to AML/BSA/KYC, SCRA Review, Financial Analysis, Regulatory Filings, Cash-Flow Analysis, P&L Analysis, & Risk Assessment ? Over 12 years of Conforming/Non-Conforming (Jumbo), Conventional, Alt A, & Sub Prime Mortgage Underwriting experience which includes manual & AUS underwriting with a maximum signing authority of up to \$1,000,000 ? Mortgage servicing risk assessment for Service Members Civil Relief Act (SCRA) regulatory compliance, loan default & foreclosing servicing ? Thorough knowledge with FNMA, FHLMC, FHA, VA, underwriting & mortgage lending regulations including TRID, ECOA, FDPA, HMDA, CRA & QM Mortgage Analysis. ? Examined & decision residential loans using manual & AUS underwriting ? Vast knowledge in reviewing complex income documents ranging from personal/corporate tax returns (schedules 1040, 1120, 1065 etc.), profit and loss statements, rental income, & annuities TECHNICAL SKILLS ? CLUES, Empower, AS400, MSP Lending Portal, LISA, AVM Valuation System, MERS, LIS/LPS, Lexis Nexis, Loan Safe, CITRIX, Encompass, FHA Connection, RELS, Data Verify ? Microsoft Office - Advanced ? Advanced Excel knowledge (pivot tables, V-lookups, etc.)

Name: Daniel Raymond PhD

Email: brownronald@example.org

Phone: 001-211-699-9675x98738