

Lora Coburn

Summary of Skills

- Computer skills include proficiency in Windows, Word, Excel, Access, Outlook, Quickbooks
- Exceptional experience in organization, multi-tasking, ten-key, multi-line phones, data entry, and financial accounts
- Organization of projects relating to customer accounts, financial status and inventory
- Excellent written and communication skills
- Started working in the mortgage industry 10 years ago as a receptionist and have worked as a Loan Officer Assistant, Sr. Loan Processor, Data Entry and Office Manager

Experience

5/2012-11/2012 Mortgage Trust Portland, OR

Loan Processor

- Maintain contact with borrowers, escrow, realtor and processor
- Take initial loan application from loan officer and request all documentation, pre-underwrite, order all necessary documents from third parties
- Maintain pipeline
- Automated Underwriting
- Submit loans to in-house underwriting and brokers
- Prepare file from loan application to funding

11/2011-5/2012 Wells Fargo/RHI Clackamas, OR

Funding Department

- Qualified Final HUD's for funding
- Contact loan officers and escrow officers for missing documents
- Confirmed final fees

4/2008 – Current CoCo Designs Portland, OR

Owner/Interior Designer

- Handle all marketing materials (mailers, email, fliers, etc.)
- Daily calls to referrals, clients and follow-up on marketing material sent
- Plan design proposals for clients
- Monthly newsletters, Twitter, Facebook, Pinterest, Blog
- Event planning
- Photo styling
- Commercial and residential spaces
- www.cocodesignspdx.com

1/2008 – 4/2008 Heritage School of Interior Design Beaverton, OR

Student

7/2009-10/2009 Mortgage Trust Portland, OR

Loan Coordinator

- Maintain contact with borrowers, escrow, realtor and processor
- Take initial loan application from loan officer and request all documentation, pre-underwrite, order all necessary documents from third parties
- Maintain pipeline

1/2009-7/2009 Financial Center Lake Oswego, OR

Loan Processor/Assistant

- Input all loans from start to finish
- Maintain contact with escrow/title, appraiser, borrower, lender, etc.
- Comply files
- DU/LP
- Order all third party documents
- Maintain pipeline

03/2007 – 9/28/07 Homestone Mortgage Lake Oswego, OR

Sr. Loan Processor

- Input and run applications through DU, LP & assorted lender underwriting engines
- Review approvals and collect both PTD & PTF conditions for file
- Order insurance binders, payoffs, credit supps & appraisal/title conditions as needed
- Correspond with LO's, Realtors, Appraisers, Borrowers, Title/Escrow & Lenders/In-House Bank
- Cancel and decline withdrawn files
- Maintain pipeline reports

09/2005 – 02/2007 Alpine Mortgage, LLC Lake Oswego, OR

Sr. Loan Processor

- Maintain Pipeline for eight Loan Officers
- Input and run applications through DU, LP & assorted lender underwriting engines
- Collect both PTD and PTF conditions for file
- Order title reports, insurance binders and appraisals as needed
- Correspond with LO assistants, LO's, title and escrow
- Process loans, order credit reports, Rapid Re-Score & credit supps and insurance binders and complete VOE's, VOR's, VOD's and VOM's
- Submit brokered loans and correspond with lenders
- Go over approvals and determine conditions needed
- Sit as VP for Community Charity Committee
- Cancel withdrawn and denied files

8/2003 – 08/2005

Summit Mortgage Corp.

Portland, OR

Loan Processor

- Maintain Pipeline for multiple Loan Officers
- Input and run applications through DU, CLUES and LP
- Collect conditions for file
- Order title reports, insurance binders and appraisals
- Correspond with title and escrow
- Process loans, order credit reports, Flood Certs, Rapid Re-Score & credit supps and insurance binders and complete VOE's, VOR's, VOD's and VOM's
- Submit brokered loans and correspond with lenders
- Draw docs and collect prior to fund conditions