

# JESSICA CLAIRE

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Montgomery Street, San Francisco, CA 94105 • Home: • Cell: • resumesample@example.com •

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## Experience

### Mortgage Banking Underwriter II, 04/2017 to Current

J.D. Byrider â€™ Amherst, OH,

- Analyze loan documentation to determine debt to income ratios, verification of assets, and credit risk for applicants seeking to obtain a mortgage.
- Determined qualifying income from tax returns of self employed borrowers that consist of Sole Proprietors, Partnerships, and S-Corps.
- Underwrite and apply needed conditions for mortgage applications to ensure customer meets product specifications and guidelines.
- Review loan documentation for accuracy, completeness, and compliance to Desktop Underwriter (DU) and Loan Prospector (LP) findings.
- Obtained and completed mandated training for \$750,000 lending authority.

### Senior Remote Underwriter, 11/2016 to 03/2017

Verisk Analytics â€™ Pittsburgh, PA,

- Analyzed credit risk and financial strength of borrowers to determine credit worthiness and repayment capacity.
- Presented written and verbal loan decisions detailing the results of risk analysis that support recommendation to approve, suspend, or deny request for mortgage insurance.
- Underwrote conventional conforming and non-conforming loans.
- Proposed counter offers for analysis that did not meet Arch MI or investor guidelines.
- Increased underwriting loan level authority from \$417,000 to \$750,000.

### Remote Underwriter, 12/2012 to 10/2016

Arch Capital Group Ltd. â€™ Dedham, MA,

- Analyzed income, credit, and collateral documentation making quality risk decisions that comply with Arch MI's Guidelines and Exception Matrix for Mortgage Insurance applicants.
- Exceeded productivity standards completing 4.5 files per day while increasing loan level from \$200,00 to \$417,000.
- Assisted sales team in answering inbound scenario questions relating to credit risk and collateral requirements.
- Responsible for underwriting Fannie Mae and Freddie Mac loans.

### Senior Underwriting Support Specialist, 06/2007 to 11/2012

CMG Mortgage Insurance Company â€™ City, STATE,

- Performed monthly audits for the Home Affordable Refinance Program application and Delegated Mortgage Insurance account submissions completed by level 1 and level 2 support staff.
- Trained new employees in the on-boarding process for remote underwriting.
- Developed best practice guidelines as new employees were integrated into CMG's imaging system.
- Developed procedures to process the Home Affordable Refinance Program.
- Recipient of the PMI Mortgage Insurance Diamond award for outstanding and stellar work performance.
- Performed data entry for master policy requests and billed contract underwriting submissions.
- Performed administrative duties for management team.

### Underwriting Support Specialist II, 01/2005 to 05/2007

PMI Mortgage Insurance Company â€™ City, STATE,

- Managed Underwriting Operations workflow to ensure underwriting turn times were met and files were distributed to underwriting pipeline.
- Registered and prepared incoming files for underwriting.
- Responsible for Operating switchboard that consisted of 50 working extension in a call center environment.
- Collaborated with the IT department to ensure computer systems and software issues were resolved in a timely manner.
- Prepared pre-approval of clients and requests for credit reports.

### Underwriting Assistant, 06/2001 to 12/2004

PMI Mortgage Insurance â€™ City, STATE,

- Performed data entry for delegated Mortgage Insurance requests that require company accuracy rating of at least 95% to 100%.

- Correspond to customer inquiries regarding status requests and underwriting decision.
- Purchased and managed office supplies operating as inventory clerk and shipping clerk.
- Managed shipping process and shipping logs for off-site file retention.

## Work History

### Mortgage Banking Underwriter II, 04/2017 to Current

#### JPMorgan Chase â€œ Downers Grove, IL

- Analyze loan documentation to determine debt to income ratios, verification of assets, and credit risk for applicants seeking to obtain a mortgage.
- Determined qualifying income from tax returns of self employed borrowers that consist of Sole Proprietors, Partnerships, and S-Corps.
- Underwrite and apply needed conditions for mortgage applications to ensure customer meets product specifications and guidelines.
- Review loan documentation for accuracy, completeness, and compliance to Desktop Underwriter (DU) and Loan Prospector (LP) findings.
- Obtained and completed mandated training for \$750,000 lending authority.

### Senior Remote Underwriter, 11/2016 to 03/2017

#### Arch Mortgage Insurance Company â€œ Walnut Creek, CA

- Analyzed credit risk and financial strength of borrowers to determine credit worthiness and repayment capacity.
- Presented written and verbal loan decisions detailing the results of risk analysis that support recommendation to approve, suspend, or deny request for mortgage insurance.
- Underwrote conventional conforming and non-conforming loans.
- Proposed counter offers for analysis that did not meet Arch MI or investor guidelines.
- Increased underwriting loan level authority from \$417,000 to \$750,000.

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#### Arch Mortgage Insurance Company â€œ Walnut Creek, CA

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- Assisted sales team in answering inbound scenario questions relating to credit risk and collateral requirements.
- Responsible for underwriting Fannie Mae and Freddie Mac loans.

### Senior Underwriting Support Specialist, 06/2007 to 11/2012

#### CMG Mortgage Insurance Company â€œ Downers Grove, IL

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### Underwriting Support Specialist II, 01/2005 to 05/2007

#### PMI Mortgage Insurance Company â€œ Downers Grove, IL

- Managed Underwriting Operations workflow to ensure underwriting turn times were met and files were distributed to underwriting pipeline.
- Registered and prepared incoming files for underwriting.
- Responsible for Operating switchboard that consisted of 50 working extension in a call center environment.
- Collaborated with the IT department to ensure computer systems and software issues were resolved in a timely manner.
- Prepared pre-approval of clients and requests for credit reports.

### Underwriting Assistant, 06/2001 to 12/2004

#### PMI Mortgage Insurance Company â€œ Oakbrook Terrace, IL

- Performed data entry for delegated Mortgage Insurance requests that require company accuracy rating of at least 95% to 100%.
- Correspond to customer inquiries regarding status requests and underwriting decision.
- Purchased and managed office supplies operating as inventory clerk and shipping clerk.
- Managed shipping process and shipping logs for off-site file retention.

Education

High School Diploma: Accounting and Bookkeeping, 06/2000  
George Westinghouse Career Academy - Chicago, IL  
GPA:  
Participant in the Retail and Education Alliance for the Development of Youth. (R.E.A.D.Y. Program)

Summary

Mortgage Underwriter with 17 years of work experience who adapts to change. Self-motivated with exceptional customer service skills and a determined work ethic. Excels in problem solving, results driven, customer service, great verbal and written communication. Core competencies includes Risk Analysis, Credit Evaluations, Financial Reporting, Data Entry, 10-Key Data Entry, Billing, and Administrative support.

Highlights

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|-------------------------|-----------------|
| • Administrative duties | • Mac           |
| • Call center           | • Office        |
| • Credit                | • Quality       |
| • Credit                | • Retail        |
| • Risk                  | • Risk analysis |
| • Credit risk           | • Sales         |
| • Clients               | • Shipping      |
| • Data entry            | • Switchboard   |
| • Documentation         | • Tax returns   |
| • Financial             | • Underwriter   |
| • Imaging               | • Underwriting  |
| • Insurance             | • Workflow      |
| • Inventory             | • Written       |
| • Loan documentation    |                 |

Skills

- Administrative duties, call center, credit, credit
- Risk, credit risk, clients, data entry, documentation, financial, imaging, Insurance, inventory, loan documentation, Mac, office, quality, Retail, risk analysis, sales, shipping, switchboard, tax returns, Underwriter, Underwriting, workflow, written