Richard Esposito

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**A results-driven, dedicated professional with solid experience in the Mortgage Industry**

**Summary of Qualifications**

* Over 6 years of experience working as a Mortgage Loan Officer/Mortgage Processor.
* Extensive experience performing FHA/VA Mortgage Loan Originations and Loan Processing.
* Solid knowledge of all Mortgage software, Fannie Mae DU, Freddie Mac LP, Calyx Point, Doc Magic, Encompass, Word, PowerPoint, Excel.
* Possess excellent interpersonal and communication skills.
* Well-organized, self-motivated individual with ability to rapidly learn new tasks.
* Track record for consistently meeting goals and delivering a high level of job performance.
* Proven ability to build strong customer/client relationships.

## Professional Experience

**Flagstar Bank Corp**

**Job Title: Senior Loan Officer 2011**

* Intensive training at Capstone Institute of Mortgage Finance to earn designation as a FHA DE Underwriter. May, 2011
* Primary responsibilities: Originating loans through a strong referral base of Realtors, CPA’s, Builders, along with extensive marketing campaigns and analyzing credit documents, mortgage applications, credit history, income documents, title documents and FHA appraisals.
* Interviewing loan applicants and obtaining all necessary documentation to make the loan decision and properly secure all collateral used to qualify for the loan and to approve the loan.
* Determines correct loan options for the borrower based upon future plan, present situation, and preferred loan product of the applicant.
* Maintains high levels of customer service as well as manages the expectations of applicants and support staff’s.
* Works with processors and underwriters to provide additional documentation to clear conditions.

## Education

* Capstone Institute of Mortgage Finance: Certification in training as an FHA DE Underwriter, May 9, 2011
* Loan Officer School: Certificate of Training 2006
* ERA Fort Hale Realty + Principles & Practices, CT Real Estate License 2003

### OTHER

* Additional employment and experience/education available upon request.