**Wendy A. Guarino**

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508-423-3208

**Objective:** I have recently relocated to Connecticut and am looking forward to continuing my career in Lending.

**Experience: Residential Mortgage Operations Manager / Underwriter**

**June 2008 to Present – Martha’s Vineyard Savings Bank, Edgartown, MA**

In an effort to be competitive and offer more products to our customers, I lead our department into the secondary market to sell loans. I was able to make this a very profitable outlet for the Bank.

**Mortgage Loan Processing Manager**

**January 2005 to June 2008 - Martha’s Vineyard Savings Bank, Edgartown, MA**

Martha’s Vineyard Cooperative Bank and Dukes County Savings Bank, two local banks, merged to become Martha’s Vineyard Savings Bank in November 2007 – Under my direction, the Processing / Closing Department was able to transition seamlessly while integrating new lending software and rewriting policy and procedure for the new Lending Team. This was an exceptional time for me as I was able to prove my worth to the team.

**Senior Mortgage Loan Processor**

**October 2003 to January 2005 – Martha’s Vineyard Cooperative Bank, Vineyard Haven, MA**

**Mortgage Loan Processor**

**October 2000 to October 2003 – Martha’s Vineyard Cooperative Bank, Vineyard Haven, MA**

I enjoyed my years in these two positions. Working for a small lending team and wearing many different hats in the lending process is both rewarding and educational. Along with processing, underwriting, and closing loans, I also balanced general ledger accounts, made construction inspection visits, participated in writing procedures, tracked sales records, maintained a cost analysis of loans, and trained new hires.

**Assistant Loan Sales Associate**

**February 1998 to September 2000 – Plymouth Mortgage Company, Vineyard Haven, MA**

Being a self starter I educated myself in the processing area of lending with some sales direction from the Loan Officer I was assisting.

**Education: New England College of Business and Finance, Boston, MA**

July 2009 to present (May 2012 Projected Graduation Date)

Associate of Science in Business Administration

GPA: 3.96

**Certifications**: **FHA Credit Examiner**

**Skills & Training: FHA Online University -** FHA DE Underwriter**,** Appraisal Review, FHA & VA Underwriting, Advanced Underwriting, and Compliance.

**Center for Financial Training** – continuing education: underwriting, foreclosure, appraisal review, closing, and processing.

**Omega Professional Training** **& Impact Skills Training** – Customer service, supervisor skills, and employee relationship skills

**MA Licensed Real Estate Salesperson**

**Interests Mentorship Program at Martha’s Vineyard Savings Bank** – mentor new employees

**Alexandra Gagnon Teen Center of the YMCA of Martha’s Vineyard** – Teen counseling and leadership

**American Cancer Society** - MV Relay for Life

**References** References are available on request