**godfrey edokpia, MS** 214.529.7905⏐freyedo@gmail.com⏐

**CONSUMER LOAN UNDERWRITER**

Seasoned Mortgage Underwriter with experience reviewing, analyzing, approving and underwriting large and complex files in accordance with applicable guidelines while ensuring all loan requirements are met. Skilled at reviewing Financial Statements, Credit Reports, Debt-to-Income (DTI) and Loan-to-Value (LTV) ratios; reviewing transactions to ensure accuracy and completeness, reviewing documents to ensure they are consistent with company and industry guidelines; ability to detect fraud and perform compliance reviews; quality customer service needed for negotiation and information gathering and communicating credit decision to borrowers/stakeholders. Experienced communicating vertically and horizontally. Dedicated to ensuring and upholding lending practices, meeting productivity targets, improving efficiency, researching and implementing new products and services. A+ Credit Profile. NC Notary Public

**🞟 Loan Underwriting 🞟 Loan Modifications 🞟 HAMP 🞟 Loss Mitigation 🞟 Collections 🞟 Loan Originations 🞟 Asset Portfolios 🞟 Mortgage, Auto, & Non-Secured Loans 🞟 Regulatory Initiatives/Compliance 🞟 Communication 🞟 Fannie Mae, Freddie Mac, HUD, FHA, & Securitized Servicing 🞟 Risk Identification & Opportunity 🞟 Quality Assurance 🞟 Relationship Building/Management 🞟 Customer Service 🞟 Client Relations 🞟 Conflict Resolution 🞟 Process Improvement 🞟 A+ Credit Profile**

***Technical Snapshot: LPS, LSAM, Fortrac, Pentagon, LIS, HSSN, Fidelity MSP, Fiserv, SURF, SIR, DARTS, TRAX, ECaR, PeopleSoft Accounting, Microsoft Office Suite, Accounts Receivable Software Applications, Realm, PayCom, Paychex, DocVelocity, Document Management Portal (DMP), and Symphony***

**PROFESSIONAL EXPERIENCE**

**bank of america | charlotte, nc**  **2019 to PRESENT**

**OPERATIONS TEAM LEAD**

Lead a team of residential loan underwriters to ensure the company obtains the maximum return on underwriting endeavors by ensuring loans compliance with applicable investors, company, state and federal guidelines. Oversee team operations, monitored deadlines, budgets, and pipeline, complied with guidelines, completed monthly and quarterly team performance reviews, and improved business processes. Organized and led weekly meetings on portfolio performance and team operations and processes. Manage and coordinate workflow requirements and bridged gaps between departments; escalated timeline issues relating to fulfillment requests. Integrated a streamlined review process ensuring compliance with relevant timelines and regulations. Educated and mentored new team members on timeline and compliance management skills. Projected staffing needs, interviewed and onboarded prospective new hires, approved timesheets, and monitored exception reports. Act as backup when senior management and associate call out by assisting with pipeline coverage and exception approvals. Perform 2nd-level reviews on loan documentation and files to ascertain compliance with internal, government, investors and vendors requirements and regulations.

**Neighborhood Assistance Corporation of america (naca) | Charlotte, Nc**   **2018 to 2019**

**credit Underwriter**

* Reviewed loan application, income, including personal and corporate tax returns, appraisal, title, credit, and rental income, loan-to-value, legal documents and system documentation of unusual, complex, and high-risk transactions. Achieved 0% error in income calculation while ensuring borrower’s income is verifiable, consistent and on-going.
* Achieved an average quality margin of 98% using an established checklist and designing a process flow chart incorporating relevant compliance measures. provided feedback to internal departments and external vendors stakeholders, including identification of fraud red flags and inconsistencies
* Set up Action Plan for ineligible borrowers to prepare them for home ownership on the basis of Compliance, Affordability, Readiness, Eligibility and Funding
* Participate in workshops across the country to educate potential borrowers on the rudiments of homeownership

**Wells Fargo | Charlotte, Nc**   **2017 to 2018**

**credit portfolio consultant (Contract Position)**

Consolidate the portfolio of non-performing files due to the reported death of the borrower. Design and develop presentations and reports using sound credit risk analyses information. Ensure portfolio performance is sound and actionable by evaluating information provided by partner teams and requesting feedback on the assumptions and conclusions. Investigate customer data encompassing multiple, complex credit relationships, products, wealth accounts, and interactions using customer data, relevant tools, and spreadsheets.

* Created and produced reporting, presentations, and KPI dashboards supporting portfolio monitoring and strategies.
* Supported ad hoc requests including industry benchmarks, non-performing loans research and analysis, and credit risk profiles and trends.
* Collaborated with outside vendors for updated valuations on 100% of the total non-performing portfolio files reviewed to ensure accurate measurements of risk parameters.

**Rushmore Loan Management Services | Farmers Branch, Tx** **2014 to 2017**

**MORTGAGE UNDERWRITER (TEAM LEAD)**

Led a team of residential loan underwriters to ensure the company obtains the maximum return on underwriting endeavors by ensuring loans compliance with applicable investors, company, state and federal guidelines. Oversaw department operations, monitored deadlines, budgets, and expenses, complied with guidelines, completed monthly and quarterly team performance reviews, and improved business processes. Organized and led weekly meetings on portfolio performance and team operations and processes. Managed and coordinated workflow requirements and bridged gaps between departments; escalated timeline issues relating to fulfillment requests. Integrated a streamlined review process ensuring compliance with relevant timelines and regulations. Educated and mentored new team members on timeline management skills. Projected staffing needs, interviewed and onboarded prospective new hires, approved timesheets, and monitored exception reports.

* Reduced compensatory fees by 85% within two months by implementing a streamlined foreclosure referral process.
* Improved Underwriting productivity index by 90% in the first 90-days by designing and implementing multi-level review strategies reducing processing time within acceptable regulations.
* Reconciled actual performance with bonus plans based on application metrics to attain a 0% error in payroll discrepancies and coordinated notarization and closing processes.
* Minimized tardiness from 12% to 2% by implementing PayCom.
* Maximized productivity across teams by identifying the skillset of team members in relation to task assignments and the utilization of motivational tools.
* Achieved a 99.2% rating in customer service, quality, and productivity while meeting set targets.

**Wells Fargo | Irving, Tx**  **2013 to 2014**

**Underwriting iii**

Reviewed all facets of mortgage loan origination and refinance applications. Ensured the integrity of all data captured in underwriting and compliance systems. Collaborated with Loan Officers, senior portfolio managers, relationship managers, team leads, and senior management. Increased market and professional knowledge through continuous training classes and special projects. Fostered working relationships with diverse groups of individuals. Developed working knowledge of banking policies and procedures. Managed pipeline of work from assignment to completion

* Evaluated and ensured overall loan transaction was accurate, complete, and compliant. Performed at 0%-error-free income analysis using Wage-Earner Tool, 1084 and Rental-Income Tool to properly determine borrower’s capacity to repay loan. Reviewed borrower’s Credit Bureau Report, Personal/Business Tax Returns (1040, S-Corp, C-Corp, etc.) for resolution of identified CIP issues, payment history, liabilities and credit-seeking behavior/pattern to ensure proper qualification of borrower’s eligibility for loan approval based on ability to repay.
* Applied knowledge of standard underwriting procedures, creditor financial analysis techniques. Reviewed individual file on the basis of Character, Capacity, Capital, Conditions and Collateral as framework
* Ensured all relevant conditions (Process, Approval and Closing) are set and cleared appropriately based on guidelines
* Attained 100% quality rating ensuring relevant compliance measures are met using established checklist.
* Used applicable ratios to determine affordability, credit utilization, asset coverage. Reviewed subject property (Single- and Multi-Family) title for ownership discrepancies, appraisal for any issues associated with property valuation in order to adequately determine DTI, HTI, LTV and CLTV ratios and align decision with approved matrix. Attained 100% approval of salable loans.
* Document relevant systems with review findings and outcomes for QC Department examination and company’s internal review and prepare loan decision package for transmission to borrower
* Stayed abreast of changes in underwriting provisions through compliance course in iDevelop Platform

**Fannie Mae | Dallas, Tx**  **2009 to 2013**

**senior servicing specialist iii / portfolio manager**

Reconciled invoices against the Master Service Agreement and Statement of Work to ensure accuracy of information. Reviewed sample files based on capacity, capital, character, and condition. Guaranteed compliance with program and product specifications through customized products and programs. Interviewed potential new hires, approved timesheets, monitored exception reports, and provided feedback to management.

* Led and directed a team of three individuals reviewing assigned vendor portfolios for quality servicing using policy documents as guide.
* Slashed moderate and material errors from 20% to 5% by initiating a second level file review.
* Increased quality to 99% through new hire training processes, products, and procedures.
* Reduced early defaults by 3% through the development of new and innovative strategies.
* Reconciled actual performance with bonus plans based on metrics to achieve a 0% error in payroll discrepancies.
* Minimized tardiness by 5% to reduce defaults and protect credit ratings.
* Optimized staffing indices to achieve a 99.2% customer satisfaction rating.

**JP Morgan Chase**  **2007 to 2009**

**senior loss mitigation specialist**

Oversaw delinquent loans and provided long-term solutions to mitigate losses via customized resolutions leading to a 50% increase in portfolio penetration. Mentored new hires to achieve full productivity within four weeks. Developed an automated approval matrix for the Repay-Plans initiative tripling productivity levels.

**PROFESSIONAL DEVELOPMENT/EDUCATION**

**MS in Information Science, University of Ibadan, Nigeria**

**BS in Agriculture, University of Ibadan, Nigeria**

Github Page: <https://github.com/godfrey-edokpia>