

Jocelyn Shelton

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SUMMARY

Credit analyst able to leverage current banking analyst experience with recent full stack coding skills. Proven capability of making high quality analytical decisions under tight deadlines. Entrusted with loan approval authority of +1M from various corporate lenders. World traveler with a passion for learning.

TECHNICAL SKILLS

Portfolio: <https://j22shelton.github.io/SheltonPortfolio/>

HTML5, CSS3, Javascript, JQuery, Git, Firebase, React, Node.js, MySQL, and MongoDB

EDUCATION

Georgia Institute of Technology

Feb 2019 - Aug 2019

Certificate in Coding, Intensive 24 week bootcamp for Full Stack Web Development

University of Connecticut

May 2010- Aug 2011, GPA 3.9

Masters in Accounting degree, Recipient of Accounting Scholarship

University of Miami

August 1998– May 2002, GPA 3.3

Bachelor of Arts in Honors Psychology, Marketing Minor; Recipient of J.F. P Scholarship, Dean's List

PROFESSIONAL EXPERIENCE

ANGEL OAK PRIME BRIDGE

Frontline Underwriter May 2018- Present

Atlanta, GA

Frontline underwriter for the Commercial Residential lending division. Underwrites short term renovation loans as well as long term investor cash flow mortgages. Responsible for all aspects

of loan approval including analysis of business, credit, income, compliance, and asset documentation. Communicates daily with management, sales, processing, and closing teams. Significantly reduced portfolio risk by detecting fraudulent applications from a high volume broker. Researched causes of delinquent loans and provided feedback on program guideline revisions. Utilizes Encompass software, and assists technology team with white box system testing as needed.

*Received signing authority of \$750,000 within 2 weeks of employment

STATE FARM BANK

Frontline Underwriter Oct 2016- May 2018

Atlanta, GA

Fully underwrote residential mortgage loans on behalf of State Farm's Banking division using LOS software. Underwrote loans against both FNMA's guidelines as well as State Farm's private portfolio guidelines. Assisted with training loan officers. Reviewed complex financial documents for Condo projects and self-employed borrowers. Completed intensive training and testing to gain lending authority and obtained NMLS ID #1552442

*Completed 5 classes towards company sponsored Chartered Financial Consultant certification (CHFC)

CLAYTON HOLDINGS, LLC (RADIAN PRIVATE MORTGAGE INSURANCE)

Residential Mortgage Underwriter Oct 2012- Sept 2016

Atlanta, GA

Underwrote loans for various different projects, ranging from Frontline, Due Diligence, and Collateral Residential mortgages, including Conventional, FHA, TX50(a)(6), and Non-Conforming loans. Worked as a back up team lead when needed. Chosen to assist auditing the work of peers for quality control purposes.

*Detected fraud resulting in termination of business with a client broker

WELLS FARGO, MORTGAGE DIVISION

Interim Underwriter Level 4 & 3 Sept 2011-Feb 2012; Aug 2010-April 2011

Saint Louis, MO

Responsible for frontline underwriting decisions on highest risk grade of HARP and Conventional retail mortgages. Obtained authority to clear appraisal conditions. Reviewed all documentation including complex personal and business tax returns, credit reports, asset statements, title, and other supporting documents. Analysis included review of business bank statements and corporate tax returns analyzed via FNMA 1084. Communicated decisions to management, processors, and mortgage consultants. Regularly worked overtime of up to 20 additional hours per week while enrolled in graduate school full time.

*Completed rigorous testing process to obtain highest level 4 underwriter title with 1 million per file signing authority.

BANK OF AMERICA, LANDSAFE DIVISION

Quality Review Specialist 3 January 2008–Aug 2010

Saint Louis, MO

Executed internal control by auditing Conventional, VA, and FHA loans for compliance with bank guidelines and federal regulations. Managed daily pipeline, communicated errors, verified tax and payoff amounts for accuracy. Adapted to rapid changes and tense deadlines. Frequently worked overtime in order to assist with achieving department goals.

*Enrolled in undergraduate accounting and subsequently master's level accounting classes while working full time.

COUNTRYWIDE CORRESPONDENT LENDING

Underwriter 1, October 2003-March 2007

Los Angeles, CA and Tampa, FL

Completed intensive underwriting class. Analyzed entire loans of individuals and professional real estate investors with up to 40 SFR properties, condos, duplexes, or small apartment complexes. Reviewed credit, income, asset, title, and appraisal analysis. Detected fraud and adhered to federal and state compliance regulations. Reviewed minimum of 8 loans per days while clearing numerous loan conditions. Relocated with division to Tampa, FL.

* Consistent top producer with final loan signing authority of \$550,000