# **JOCELYN SHELTON**

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# github.com/j22shelton • j22shelton.github.io/SheltonPortfolio

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## **SUMMARY**

Full stack web developer able to merge credit analyst experience with full stack coding skills. Proven capability of making high quality analytical decisions under tight deadlines. World traveler with a passion for learning. Recent GA Tech Coding Bootcamp Graduate. Achieved Masters in Accounting degree while working full time, and received academic scholarships.

#### TECHNICAL SKILLS

HTML5, CSS3, Bootstrap, Javascript ES5 & ES6, JQuery, Handlebars, API's, AJAX, Firebase, Node Servers, Express.js, MySQL, Sequelize, Mongo, Mongoose, React, WordPress

Deployment: GitHub Pages, Heroku

Software (user experience): MS Word, MS Excel, Encompass, Avista, Mortgagebot LOS, Citrix, AS400, E-Class, AUS, GEMS, Cadence, Juno Pulse and VMWare Horizon View

## **CAPSTONE PROJECT**

#### Global Retirement Calculator, React Version

**Deployed Link:** https://retirement-calculator-24.herokuapp.com/

GitHub code: <a href="https://github.com/syliesox/project3.git">https://github.com/syliesox/project3.git</a>

This capstone project consists of creative retirement solutions and uses API requests along with React and Mongo database. The user signs in using Google OAuth technology and inputs specific details into the input fields, then clicks "submit". Then Numeo API pulls information pertaining to specific cities and the code computes retirement results based on data points of Social Security/Pension, 401k/IRA retirement assets, and desired retirement Age compared to a life expectancy estimate of 80. The results indicates to the user the total amount of funds currently needed to retire in a specific location, and saves it to the Mongo database.

### **EDUCATION**

Georgia Institute of Technology, Aug 2019
Certificate in Coding, Full Stack Web Development

## **University of Connecticut, Aug 2011**

Masters in Accounting, Accounting Scholarship, GPA 3.9

## University of Miami, May 2002

BA in Psychology, Marketing Minor; Recipient of J.F. P Scholarship, Dean's List, GPA 3.3

## 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. Significantly reduced portfolio risk by detecting fraudulent applications from a high volume broker.

\*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.

\*Completed 5 classes towards company sponsored CHFC designation

## 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. Audited the work of peers.

\*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 mortgages. Communicated decisions to management, processors, and mortgage consultants. Regularly worked overtime while enrolled in graduate school full time.

\*Successfully tested to obtain highest level 4 underwriter title with 1 M authority.