## **JOCELYN SHELTON**

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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, JQuery, Handlebars, API's, AJAX, Firebase, Node Servers, Express.js, MySQL, Sequelize, Mongo, Mongoose, ES6, JSX, React, SASS

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

## **PROJECTS**

Global Retirement Calculator, React Version Deployed Link: <a href="https://retirement-calculator-24.herokuapp.com/">https://retirement-calculator-24.herokuapp.com/</a>

GitHub code: https://github.com/syliesox/project3.git

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.

**Pie Space! Deployed Link** <a href="https://sheltered-earth-11529.herokuapp.com/">https://sheltered-earth-11529.herokuapp.com/</a> GitHub code: <a href="https://github.com/E-DubbyDubs/Project2.git">https://github.com/E-DubbyDubs/Project2.git</a>

Pie Space is a full stack app built using the MVC paradigm and Edamam API that allows a user to create an account, and search for recipes by typing the name of the recipe into the recipe search bar. The app also displays ingredients of each recipe that is clicked on. Additionally, users can input their own recipes by adding ingredients and saving this to a shopping list. It utilizes Node and Express Web Server, and is backed by MySQL Database and an ORM. This app also uses both GET and POST routes for retrieving and adding new data, and is deployed using Heroku (with Data).

# Global Retirement Calculator, Original Version Deployed Link: <a href="https://ph4044.github.io/">https://ph4044.github.io/</a> Project1/

GitHub code: <a href="https://github.com/ph4044/Project1.git">https://github.com/ph4044/Project1.git</a>

This is the original version of the Global Retirement Calculator. The user inputs specific details into the user fields to find a creative retirement solution. An API pulls information pertaining to 10 international cities. Retirement results are computed and indicate to the user if their current savings are sufficient to retire in a specific location or not. The project uses GoogleMaps and Numeo API's, Firebase database, HTML5, CSS3, Javascript, and JQuery.

### **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 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. 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 HARP and Conventional retail mortgages. Communicated decisions to management, processors, and mortgage consultants. Regularly worked overtime 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.