

JOCELYN SHELTON

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Github: <https://github.com/j22shelton>

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

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. Achieved Masters in Accounting degree while working full time, and earned a Bachelor's degree from University of Miami. Attended both schools on academic scholarships.

TECHNICAL SKILLS

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

Experience using remote technology Juno Pulse and VMWare Horizon View

Experience using banking software: Encompass, Avista, Mortgagebot LOS, Citrix, AS400, E-Class, AUS, GEMS, and Cadence

PROJECTS

Global Retirement Calculator: <https://ph4044.github.io/Project1/>

The user inputs specific details into the user fields to find 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 Moesif Origin & CORS Changer Extension must be added to the browser for the code to work correctly. The project uses GoogleMaps and Numbeo API's, Firebase database, HTML5, CSS3, Javascript, and J-Query.

Crystal Collector Game: <https://j22shelton.github.io/unit-4-game/>

A game where players try to match the computer's randomly generated number by clicking on various crystal which are each assigned specific points. The game utilizes HTML5, CSS3, Javascript, and J-Query.

Train Scheduler: <https://j22shelton.github.io/Train-Scheduler/>

The user inputs train details, and the app provides up-to-date information about various trains, including arrival time and how many minutes remain until the train arrives. The app utilizes HTML5, CSS3, Javascript, J-Query, Moment.js, and Firebase.

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. 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.

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.

*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. Relocated with division to Tampa, FL.

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

