

# Mark Sharp

Atlanta, GA - Email me on Indeed: [indeed.com/r/Mark-Sharp/e3d52da5db549c2b](https://www.indeed.com/r/Mark-Sharp/e3d52da5db549c2b)

Authorized to work in the US for any employer

## WORK EXPERIENCE

### Human Resources Manager

Safe Haven Learning Academy - Atlanta, GA - November 2012 to June 2015

#### Responsibilities

- Handled all payroll duties for bi weekly pay schedules
- Handled Enrollment for all new children and new hires
- Issued all disciplinary write-ups for employees
- Input data in Main System Software for new personal
- Handled transportation schedules for the morning and evening transportation routes
- Issued NACI Accreditation and CPR certifications
- Managed 25-35 child care employees
- Managed 18-25 Faculty personal
- Assisted in all profit and lose schedules for overall company expenses
- Updated all internal immunization records for all child care enrollment

#### Accomplishments

Developed a functional work place with records,payroll,enrollment and everyday operations to produce a profitable company.

#### Skills Used

Data Entry,word,excel,and office suite. Excellent filling and organizational skills.

### Frontline Underwriting

Clayton Holdings - Atlanta, GA - February 2010 to November 2012

#### Responsibilities

- Underwrote FHA, Fannie Mae, Freddie Mac non conforming and conforming loans
- Verified all tax, title, insurance closing documents are in place for closing
- Responsible for appraisal review to ensure proper values support appraisal report
- Manual and Automated underwriting on FHA AND approved lender programs
- Verify and calculate all risk on file and determine if file adheres to loan program guidelines
- Issue final approval and responsibilities on the loan file, clear to close
- Verified closing funds and required assets
- Calculated DTI, LTV, CLTV, DI ratios
- Full contract Review for inconsistencies and addendum approval
- Underwrote 3-5 loan files daily

#### Accomplishments

During my Contracted time there my group helped relieve all files that were outstanding due to compliance and quality control.

#### Skills Used

DTI,Fannie Mae,FHA, ltv calc, assessed all appraisals for value, title search verifications.

#### **Conventional Underwriter**

Liberty Funding - Duluth, GA - January 2007 to May 2010

#### Responsibilities

- Issued clear to close on FHA, Conventional, Conforming and non conforming loans
- Customer complaint resolution; made final decision
- Underwrote Conventional purchase, refinance, VA loans and FHA loans
- Analyzed appraisals for value
- Generated and reviewed 1003 for completeness
- Experienced for undisclosed debt
- Cleared underwriting conditions and issued clear-to-close
- Reviewed loans reported and verified inconsistencies, underwriting appraisals to determine if values were supported
- Calculated DTI and DI ratios
- Reviewed purchase contracts to verify inconsistencies
- Verified assets/funds used for closing costs or reserves

#### Accomplishments

During a fast paced time in lending we underwrote files at a fast pace and maintained quality control.

#### Skills Used

Fannie Mae Guidelines,Lexus,point,calyx, word excel and power point. Data entry and organizational skills.

#### EDUCATION

#### **Ceritification in Computer Information Services**

Buffalo Vocational Technical Center - Buffalo, NY

1993 to 1995

#### SKILLS

DTI-knowledge of Fannie Mae, Freddie Mac, FHA and HUD guidelines DU/LP experience Conventional loan guidelines Data Entry Advanced knowledge of fraud prevention tools Effective interpersonal and communication skills and the ability to interface with personnel at all levels, both verbally and in writing. Team player with the ability to work independently and driven results-oriented Attention to detail and the ability to quickly adapt to changing circumstances Word, Excel, PowerPoint Microsoft Office Suite Customer Service Java Script (10+ years)