

OLAYEMI OISEH

MORTGAGE LOAN PROCESSOR
(NMLS ID # 1783754)

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PROFILE

An experienced and dedicated Loan Processor with over 13 years combined experience in banking and credit union practices, real estate and consumer loan processing, consumer loans origination, member services/relationship, sales, report compilation, and training.

WORK EXPERIENCE

06/2021 – Till Present

Mortgage Loan Processor III, Addition Financial Credit Union
Lake Mary, FL

- Review mortgage loan files (1st Mortgage, 2nd Mortgages, and HELOCs) by evaluating credit report, calculating income and assets, as well as validate other customers' data on loan applications and run Automated Underwriting System (AUS) and Loan Product Advisor (LPA), as applicable.
- Order/Review Appraisal, Flood, and Title reports, loan pricing, and restructure loan applications, as applicable.
- Responsible for clearing any underwriting stipulations on approved loan applications, including applicable insurances on properties to be financed, and other required additional verifications.
- Communicate with borrowers and third-party vendors on loan status and necessary documentation for loan processing.

09/2018 – 06/2021

Real Estate Loan Processor, Orlando Credit Union
Orlando, FL

- Reviewed for accuracy and approved the Loan Estimates, and Closing Disclosures prepared by the Mortgage Loan Officers, prior to sending to borrowers.
- Responsible for clearing any stipulations on approved loan applications, including ordering, and reviewing - Appraisals, Flood certificate, Title search, Surveys, Tax certificates,

KEY SKILLS

- Episys Quest (Symitar)
- Open Close LOS
- Calyx (Point)
- Meridian Link (LoansPQ)
- Synapsis
- DocMagic
- Equifax Work Number
- Indirect Consumer Loan Platforms (CRIF and RateGenius)
- Docusign
- Microsoft Office skills

EDUCATION

B.S.B.A., Business

Management (in progress)

University of Central Florida,
Orlando, FL.

Associate in Arts (AA),

Business Studies (3.97 GPA)

Valencia College, Orlando, FL.

**Technical Certificate, Business
Specialist**

Valencia College, Orlando, FL

**National Certificate in
Education, Agricultural
Science (Double Major)**

Federal College of Education
Abeokuta, Ogun State - Nigeria

applicable insurances on properties to be financed, and any required additional verifications.

- Responsible for processing, preparing closing packages and funding of approved mortgages and HELOCs; documentation of post-closing documents; mortgage loan recasting; maintenance of the pipeline deals; and other assigned tasks such as assisting Compliance Team with compiling audit files.

02/2018 – 09/2018

Centralized Consumer Loan Processor II, Orlando Credit Union
Orlando, FL

- Responsible for efficient central processing and funding of consumer loan applications, including indirect auto loans originated by dealerships via CRIF, and RateGenius platforms.

05/2016 – 02/2018

Member Relations Advisor II / Consumer Loan Processor,
Orlando Credit Union
Casselberry, FL

- Originated and processed the branch's consumer loan applications, including new account (membership) openings through interviews, and relationship building for existing and prospective members.
- Processed various members' transactions which include but not limited to transfers, loan payments, cash advances, IRA transactions and other negotiable items, with accuracy.
- Actively cross-sold the credit union's products and services to both existing and prospective members.
- Supervised and ensured daily balancing of the branch's vault, cash dispensing machine, ATM, coin machine, branch end-of-day transactions, and completed required monthly audit reports for the branch as assigned.

02/2007 – 05/2014

Funds Transfer Officer, United Bank for Africa (UBA) Plc
Lagos - Nigeria

- Processed all clearing and funds transfer related instruments/activities for the branch on relevant Bank platforms, including preparing the branch monthly General Ledger Proof and Reconciliation, with zero error rate.
- Reviewed and processed accurate documentation of customers' account opening, investment, and loan documents, as required under the Bank's policies and procedures.

CERTIFICATIONS

S.A.F.E (FL and Comprehensive) – Mortgage Loan Originator
IRS VITA/TCE – 2020 Advanced Exam

LICENSES

- Florida Credit Insurance
- Florida Public Notary

MEMBERSHIP

- Phi Theta Kappa Honor Society

AWARDS

- Commitment to Excellence Award (2017)- Orlando CU

STRENGTHS

- Good Knowledge of Mortgage Loan Products, Consumer Loan Products and Lending Practices.
- Very Detail-Oriented, Analytical and ability to Work Under Minimum Supervision.
- Highly Organized, Multi-tasking, and Efficient.
- Self-Motivated, Proactive, Teamwork, Fast Learner, Dependable, and Strong Work Ethic.
- Excellent Member Service Orientation, Professional, Good Communication and Interpersonal Skills.

REFERENCES

To be provided on request.