**MATTHEW HABBO**

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**WORK EXPERIENCE**

**Rocket Mortgage**

**Senior Credit Underwriter** April 2021 – May 2022

* Review and verify mortgage loan applications and supporting documents.
* Analyze loan risk and request additional information as necessary.
* Make loan eligibility decisions, approve or reject applications.
* Work with mortgage brokers to find best fit for clients when it comes to mortgage product, term, loan amount, etc.

**Wholesale Account Executive** June 2020 – April 2021

* Building and maintaining relationships with independent mortgage brokers across the United States.
* Acting as a client’s go to resource for guidance and solutions.
* Deliver information about the latest products, resources and industry updates.
* Monitor performance of brokers whom have built a relationship with.

**People Driven Credit Union (Southfield, MI)**

**Assistant Call Center Manager** Dec 2019 - June 2020

* Duties include but not limited to setting meetings with staff, training staff, reviewing calls for call quality purposes and coaching individuals to identify cross sale opportunities.

**Remote Services Coordinator** April 2018 – December 2019

* Working independently to perform and troubleshoot member issues with online banking, bill pay, etc.
* Participate in marketing strategies to increase use of remote services, implementing policies and procedures in accordance with legal requirements.
* Make supervisory on spot decisions.
* Involved with core system conversion from XP2 to Symitar Episys

**Call Center Representative/Float MSR** April 2016- April 2018 (previously held positions began in 2013)

* Resolve member requests efficiently over the phone.
* Assist members with bill pay/online banking issues, stop payments, transfer of funds and check withdrawal requests.
* Loan application processing.
* Effectively handling member service, teller and/or call center duties as needed at corporate office.

**Quicken Loans, Detroit, MI**

**Mortgage Banker** 2012, April-October

**EDUCATION**

* Oakland Community College, Oakland University (2008-2011) - **No degree obtained**
* Oak Park High School (2008) - **High School Diploma**
* Michigan State University Full Stack Web Development Bootcamp (Feb 2022-July 2022)
  + HTML
  + CSS
  + JavaScript
  + Node.js
  + Web, Server-Side & third-party API’s
  + Express.js
  + SQL, NoSQL