**Shamiso Chikandura, NCCP**

Greater Cincinatti Area • 919-423-2164 • [schikans327@gmail.com](mailto:schikans327@gmail.com)

**Full Stack Developer**

Determined new full stack developer looking for an opportunity to use her customer service, coding and personable skills to impact the IT web world in a company that I’d like to call home for years to come.

**Outlook • Microsoft Office • HTML & CSS • Javascript/Computer Science for Javascript • APIs • Node • Express• SQL • ORM• MVC • NoSQL- • MERN• React• SQL**

**CERTIFICATIONS**

**Certified,** North Carolina Certified Paralegal

**Notary Public,** North Carolina

**CAREER NARRATIVE**

**Rocket Mortgage, Detriot MI** **3/2021 to Present**

**Underwriter**

* Providing recommendations regarding whether to approve a loan application or provide recommendations to improve loan eligiblity
* Evaluating policies to see if they follow the company's underwriting standards and be able to communicate same to brokers when appropriate
* Review credit, income, assets, property document and closing information in order to access if loan meets investor (Fannie/Freddie Mac) guidelines
* Use and learn multiple systems in order to effectively underwrite loan

**Fidelity** |  **• 6/2017 to 3/2021**

**Customer Service Rep**

* Analyze and evaluates borrower profile - income documentation, tax returns, asset documentation, credit reports to ensure eligibility
* Proficient in automated underwriting systems (DU, LP)
* Analyze mortgage loan files to ensure that they conform to guidelines
* Calculate income for both wage earners and self employed using W2s, paystubs or Tax returns
* Ensure information entered in LOS is complete and accurate
* Calculate Debt to Income ratios
* Perform required analysis of property appraisal to ensure subject properties meet the company’ s appraisal criteria
* Captured required information from such information (which may include bookmarking the relevant pages where such information can be located) in a designated place, which will usually be an AMC or client, designated system.
* Run system logic against information captured and handle any exceptions that may come from the application of this logic against the data captured. Apply exceptions and handle validations where necessary to ensure a complete and accurate review.
* Determine and document loan conditions and communicate requirements
* Assist Processors/Loan Officers in understanding underwriting decisions and conditions

[Dickie, McCamey&Chilcote](http://www.linkedin.com/company/100997?trk=prof-exp-company-name), Raleigh, NC **• 3/2013 to 2/2018**

**Paralegal**

* Maintain deep knowledge of client operations, policies, and procedures in order to advocate client needs, deliverying on all prpomises and ultimately ensuring their satisfaction with services rendered
* Supports case preparation by preparing case summaries and materials for mediation conferences; preparing pleadings; monitoring and obtaining discovery responses; organizing materials for team case review.
* Keeps cases updated and organized by establishing and organizing files; monitoring calendars; meeting deadlines; documenting actions; inputting information into file database and case management software; confirming case status with attorney.
* Handle details in claims that are highly confidential and critical in nature for all incoming files/pojects
* Perform functions that maximize the use of the attorney’s time and minimize interruptions during file evaluations
* Calendaring multiple reminders for all meetings, deadlines and follow ups internally (within project software) to ensure all case/project needs are met and satisfied
* Manage client’s expectations by providing routine (90day) status reports updates and reports
* Opening files, filing correspondence and legal documents in the proper files, delivering files, locating and tracking files, providing information from files, closing files and preparing files for storage in permanent off-site storage and/or preparing files for destruction as needed at end of retention period for the law department
* Provides office services by implementing administrative systems, procedures, and policies, and monitoring administrative projects, faxing copying and scanning, phone calls and face to face meetings
* Train office staff on new techonoliges implemented by Coperate to ensure smooth transition and no disruption of pending projects
* Maintaining and tracking progees of projects internally to ensure timelines are satisfied on a daily/weekly basis
* Maintain Billing and AR recovery by investigation and recording incoming payments

EDUCATION

**2011: University of North Carolina-Chapel Hill, Chapel Hill, N.C.**

**Bachelor of Arts Degrees: Political Science and English (Double Major)**

**2012: University of North Carolina-Chapel Hill, Chapel Hill, N.C.**

**Paralegal Certification Program**

**2022: Michigan State Coding Online Boot camp certificate**