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## GLORIA TERRAZAS

**Objective** To obtain a position that will utilize the knowledge and skills I have acquired and allow potential for growth within the organization.

### Experience

07/28/2017-Present Finance of America Commercial LLC Lisle, IL

#### **SR. LOAN PROCESSOR**

- Gather initial needs list items from all Borrowers/Principals
- Organize information and assist in preparation of transaction request submission.
- Work closely with Originators and all Borrowers to gather information needed to send to underwriter for approval and close a transaction.
- Request background check and credit report for Borrower and business (entity) for qualification purposes.
- Request appraisal and site inspection in a timely manner.
- Review preliminary approval from underwriting, and request addition items as needed.
- When file has a clear to close, confirm closing with all parties, and schedule closings.

11/2010- 07/31/2017 JPMORGAN CHASE BANK

Downers Grove, IL

#### **SR. LOAN PROCESSOR**

- Prepare loans to be submitted to underwriting for a decision
- Review documents to make sure they are properly in order
- Work with TRID new process
- Review file for a clear to close
- Review file and prepare for final review
- Called customer & update them on loan status
- Prepare file for closing made sure all documents were correct
- Call customer to give them final figures.
- Schedule-coordinate closing with title company and customer

03/08-11/2010 The Resurrection Project Chicago, IL

#### **FINANCIAL COUNSELOR**

- Credit Counseling
- Facilitate workshops as needed in both English and Spanish
- Foreclosure counseling (Bi-lingual)
- Help clients/walk-ins with loan modification process to

- prevent foreclosure or to refinance
- Prepare modification requests or packets on a regular basis
- Maintain a close relationship with mortgage lenders
- Return client calls as needed or to follow-up on updates regarding modification process
- Maintain a client filing system that is organized and efficient
- Submit departmental reports as needed

12/02- 07/07 Long Beach Mortgage/Washington Mutual Itasca, IL

**UNDERWRITER**

- Review loans for approval prior to closing
- Make sure loans qualify per program guidelines
- Obtain missing information for the file prior to close
- Communicate with brokers regarding the status on approved files
- Loan processor/obtain missing data needed to complete file prior to closing
- Customer service representative, help clients to understand the program and loan process
- Order and review title searches, commitments, and surveys
- Maintain and develop strong relationships with client base

5/98-10/02 Household Finance Corp. Elmhurst, IL

**UNDERWRITER/LOAN PROCESSOR**

- Loan processor , Underwriting files for approval
- Verified employment and credit history
- Accounts payable/month end reconciliation
- Obtain missing data needed to complete file prior to closing
- Customer service, made sure all customers were satisfied with the program they were offered

Education	Robert Morris College Chicago, IL ASS, Business Administration Computer Science
Skills	Bilingual: Fluent in both English and Spanish Computer literate in Microsoft Software
Certification	03/2010: NeighborWorks Financial Fitness: Teaching Financial Management 03/2010: Advance Foreclosure Counseling 04/2009: NCHCEC Certification in Housing Counseling 03/2009: NeighborWorks Center for Homeownership Education and Counseling

10/2008: NeighborWorks center for Homeownership Education  
and Counseling  
06/2008: HUD's Loss Mitigation Program Training