

Linda McWright

1637 N Mango Ave.

Chicago, IL 60639

Phone: (312)388-0116 | E-mail: lmcwright1@yahoo.com

Qualifications

- 20 + Years of experience in Mortgage Operations and Financial Services.
- Proven track record of accurately completing processing, loan closings, funding, post-closing, and other required activities within demanding time frames.
- Demonstrated capacity to provide excellent customer service, comprehensive support, and manage all essential tasks.
- Highly focused and results oriented in supporting deadline-driven operations; able to identify goals, priorities, and resolve issues in the initial stages.
- Proficient in use of personal computers, ENCOMPASS, Microsoft Office 2010 (Word*Excel*Access*PowerPoint*Outlook*Lync), Empower, Internet, Intranet, PeopleSoft, ADP, REKON, Mortgage SERV, CITRIX, VISION, Iron Mountain, Image Scan, QuickBooks, and Other Clerical duties; 10-Key, scan, fax, copy, filing, phones, data entry, and type with accuracy.

Professional Experience

Fay Servicing, LLC 10/2013 – 8/2018

Originations – Loan Closer / Funder

- Managed the Closing /Funding team queue for Fay Mortgage Services - Originations team
- Delegated daily work tasks to peers according to the required workload and/or business needs
- Responsible for maintaining a pipeline of 30 + loans received for Closing and Funding
- Organized and completed daily work tasks according to required workload and/or business needs
- Updated and maintained the Closing / Funding daily, weekly, and monthly reports; distributed reports directly to the Closing / Funding Manager and other Executives or Management staff as required
- Completed pre-closing reviews on all loans for accuracy; ensured all fees are compliant per the loan disclosures within the file and the loan product/type
- Reviewed the following information and documents for accuracy prior to preparing the final closing documents: Underwriter approval, Fannie/Freddie AUS findings report, 1008/ FHA loan transmittal, notes to closer, rate lock expiration date, compliance report, fraud report, Initial disclosures per disclosure tracking, borrower e-consent form, title commitment, 24 month-chain of title, closing protection letter, wire instructions, ALTA statement, appraisal report , flood cert, homeowners insurance declaration page, credit report, payoff statements, aggregate escrow account, FHA case query, VA – COE, pest inspection, property/land survey, and other documents or invoices as required for various services
- Updated Encompass LOS system as required with loan data and notes to prepare the proper closing disclosure and other closing documents for consumer Conventional, FHA, and VA loans
- Generated accurate Settlement Statements / Closing Disclosures, quality loan closing documents, and closing packages according to TRID requirements, Fay Servicing procedures and guidelines, investor guidelines, and or other federal & state regulations and guidelines
- Scheduled the loan closing date, time, and place with the title/escrow closing agent, and/or attorney as requested
- Delivered closing instructions and packages to the title company, attorney, or other closing agent to be executed, and approved the final ALTA/ settlement statement once balanced with the final CD
- Submitted funding instructions to the closing/escrow agent; completed the funding wire requests using multiple warehouse line of credit accounts, validated and approved outgoing/incoming wires, and authorized funding disbursements or refunds as required
- Handled any/all accounts receivable/payable transactions, reviewed transactions for account transfers, reconciled invoices and purchase advices as required
- Delivered executed collateral docs and other executed closing docs to Lenders/Investors as required
- Cleared internal/external closing and post-closing conditions as required by Fay Servicing or the Correspondent Lender / Investor for loan sell or purchase
- Completed Post-Closing reviews as required to ensure all the closing documents were signed and notarized as required

- Completed Notary Public duties as required
- Registered, activated, and transferred the MERS MIN, activated and transferred the PMI as required
- Paid the FHA UFMIP and VA Funding Fee as required
- Provided support to the Underwriting, Processing, Sales, and Compliance teams when needed
- Provided and maintained a high level of customer service and worked directly with Fay Servicing correspondents in recovering outstanding loan/legal documents
- Completed Closing / Funding remediation action for internal/external QC audit results
- Ensured compliance monitoring was in place for operational risk in accordance with company and regulatory standards
- Participated in team coordination of daily work assignments and maintained productivity and quality
- Assisted the Closing/Funding Manager with other essential tasks and projects as needed
- Completed any and all other tasks as assigned

LoanDepot, LLC dba iMortgage 07/2016 – 01/2017

Schaumburg Operations – Closing Coordinator

- Managed a pipeline of loans received for Loan Closing and Doc Draw requests
- Responsible for coordinating the loan closings and funding according to TRID timelines
- Organized daily work tasks according to required workload and/or business needs
- Completed pre-closing review on all loans assigned to my closing queue for accuracy
- Updated all the required loan data to prepare the loan closing disclosures / documents for Conventional, FHA, VA, and USDA loan types as assigned.
- Update and maintain the closing and funding daily and monthly report; distribute reports directly to the Closing / Funding team leads, other Executive or Management staff as required
- Generated loan closing documents and prepared closing package as required according to TRID requirements, company and/or investor guidelines, and other federal & state rules, regulations, and guidelines
- Delivered closing instructions and packages to the title company or closing agent to be executed
- Submit funding instructions to the funding teams and closing / escrow agent; approve ALTA statements, and authorize funding disbursements as required
- Clear internal/external conditions as set by the company underwriter
- Register and activate MERS MIN
- Complete any and all other tasks as assigned

Allied First Bank 6/2013 – 10/2013

Mortgage Operations – Sr. Loan Processor

- Managed and maintained loans in assigned processing queue
- Responsible for processing and maintaining a pipeline of 30 – 50 loans monthly
- Completed loan processing tasks as required according to current loan status or milestone
- Processed loan cancellations, rate lock requests, and notice of incompleteness as required
- Validate and update client information in the LOS system as required
- Reviewed title and appraisals as received
- Worked with title vendors to clear title
- Ordered internal/external mortgage payoffs as needed, verified homeowner hazard and flood insurance
- Assisted other assigned processors, closers, underwriters, and the sales team as needed
- Moved loan to closing team once loan was cleared to close by the Underwriter
- Reviewed Regulatory / Dodd-Frank exceptions report daily and made corrections as necessary.
- Completed any and all other tasks within given deadlines.

Integrity Staffing Solutions – Assigned to J.P. Morgan Chase 7/2012 – 05/2013

OFAC Corporate Compliance – Research Specialist II

- Manage and process assigned OFAC investigations and reports.
- Research JPMC customer information and accounts for accuracy.
- Verify and update client information as required for sanction purposes.
- Review third party investigation requests to verify foreign accounts and assets.
- Research other public/private information to verify entity and ownership of assets.
- Provide support services to other assigned investigators.
- Report and recommend proper sanctions program to OFAC compliance team.
- Work with OFAC corporate compliance team to resolve issues as required.
- Complete any and all other tasks as assigned.

Integrity Staffing Solutions – Assigned to J.P. Morgan Chase 02/2012 – 07/2012

Private Banking - Mortgage Loan Processor

- Manage and process real estate loans assigned in the processor pipeline.
- Processed loan cancellations, rate lock requests, and notice of incompleteness.
- Verify and update client information as required in the processing system and/or program.
- Review title and appraisals as received.
- Work with title vendors to clear title.
- Order internal/external mortgage payoffs as needed.
- Provide support services to other assigned Processors and Mortgage Advisors.
- Order and verify homeowners and flood insurance.
- Review Reg. B / Dodd-Frank exceptions report daily and make corrections as necessary in database.
- Complete any and all other tasks within given deadlines.

Umbrella Productions, Non-Profit Organization 10/2009 – 7/2011

Project Manager – Contract Position

- Assist coordinator with fundraising events for the organization special venues.
- Manage contacts and contracts for special events sponsors and vendors.
- Monitor and maintain all incoming/outgoing monetary funds and non-monetary, accounts receivable/payable.
- Completed, monitored, and maintained all confidential reports and distributions.
- Reviewed reports for accuracy and complete sign off as required.
- Resolved all escalated issues within a given time frame and reported information accordingly to the appropriate staff.

HSBC Finance Corporation 7/1997 - 02/2009

Sr. Records Administration Specialist (Team Lead) - Consumer and Mortgage Lending

- Responsible for maintaining the loan processing/closing queue
- Assigned loans to the closer or processor queue according to business needs
- Processed and closed personal loans and mortgage loans as assigned
- Reviewed approval status, loan amount, terms, RESPA docs and other loan docs for accuracy
- Prepared closing package and confirmed final fees and loan information
- Scheduled loan closing date, time, and place with borrower(s)
- Notarized original signed loan docs for loan closings.
- Sent documents to title agency and/or county recorder's office for filing.
- Reviewed final title policy to ensure lien position and recording information.
- Prepped loan files/docs for funding, and boarding.
- Performed QC review on all processing, closing, and funding docs.
- Reviewed processes, recommended and initiated process improvements as appropriate.
- Resolved all inquiries or escalated internal/external customer issues as required.
- Handled any/all accounts receivable/payable transactions, reviewed and balanced electronic transactions for account transfers.
- Interacted with other management staff in achieving operational goals.
- Ensured compliance monitoring in place for operational risk in accordance with company and regulatory standards.
- Assisted CML Underwriting Department with underwriting Conforming Loans
- Analyzed credit worthiness through review and use of customer applications, job verification, credit bureau report, title, appraisal, and all other company guidelines and applicable government laws, rules, and regulations.
- Approved or declined loans according to credit worthiness and risk analysis
- Provided and maintained a high level of customer service and worked directly with HSBC correspondents in recovering outstanding loan/legal documents.
- Processed check payments received and reconciled invoices.
- Completed subpoena request for records administration.
- Participated in team coordination of daily work assignments and maintained productivity/quality.
- Assisted various departments with other administrative duties; including processing paid accounts, assignment of mortgages, due diligence review, and mortgage releases.
- Participant and Graduate of the HSBC - REACH Manager Trainee Program
- Conventional Real Estate and Personal Loans Underwriter - HFC/BENE Consumer Lending Dept.

- *Records Administration Loan Processor/Closer- HFC Specialty Loan Processing Services*
- *Completed all other duties as assigned*

United States Postal Service 09/1990 – 7 /1996

Casual Mail Clerk/ Handler- Palatine Processing and Distribution Center

- *Manually sorted mail into the assigned letter casings to be distributed*
- *Sorted some mail and small parcels using the automation machines as assigned*
- *Sorted bulk mail using the 10-key automation machines as assigned*
- *Stacked all mail trays and tubs of mail into the assigned mail bins and/or carts to be loaded or unloaded for shipping/receiving.*
- *Labeled all mail carts, bins, and tubs as required for sorting mail*
- *Completed other clerical duties as assigned.*

Education

- *Waubensee Community College - Accounting*
- *Allison United Foundation – Business Computer Training Program – (Graduate)*
- *Wright Jr. College - Business Administration*
- *Edwin G. Foreman High School – (Graduate)*

Professional Skills

- *Capable of providing administrative support, handle multiple priorities, and multi-task*
- *Excellent communication and interpersonal skills*
- *Analytical and problem solving skills*
- *Detail oriented with excellent organizational skills*
- *General accounting skills; accounts payable/ receivable, electronic wire transfers, and reconciliation*
- *Flexible and adaptable to all working environments*
- *Ability to work well independently or with a team*
- *Quick learner and open to sharing knowledge and ideas.*