
JUAN CHAIDEZ

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Professional Summary

A highly motivated mature mortgage professional, seeking to utilize my experience in loan processing, loan originations, underwriting and post closing. Experienced in Conventional, HARP, and FHA processing. Seasoned and excel in communication with customers, title companies, Realtor and contractors. Attention to detail in verifying all loan documents beginning with qualification, approval to closing and post closing. Proficient in managing a pipeline effectively. Responsible, hard-working and dependable team player able to work with a team or independently. Bilingual in English and Spanish

Areas of Expertise

- Experience with Lending documentation
 - Loan originations and processing
 - Sales / Cold calling
 - Results / Detailed Oriented
 - Written and Oral Communication Skills
 - Fast Paced Multi-Task Management
 - Time Management / Organization
 - Financial records and processing maintenance
 - Customer Service and Relationship Management
 - * Financial Analysis
 - * Quick Learner
 - * Investigation / Prioritization Skills
 - * Conflict Resolution
 - * Negotiation
 - * Dependability
 - * Analytical Problem Solving Skills
 - * Bilingual in English & Spanish
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Work Experience

Sr Service Representative BMO Harris Bank NA

06/2015 to Current
Naperville, IL

- Process and/or fulfill transactions, perform audit/ reconciliation on final title policies, assignment of mortgages and recorded mortgages and/or other activities in accordance with established priorities and deadlines on a timely, accurate and efficient basis.
- Resolve discrepancies/exceptions that frequently deal with non-routine situations, requiring further analysis.
- Enable productive relationships within the line of business (LOB) and other functions through responsiveness and support. Proactively work with others (i.e., on own team, shared service centre, other operational areas, or with the internal business partner and/or external customer) to ensure delivery of timely, quality and efficient fulfillment activities.
- Provide on-the-job assistance and training to others, as requested.
- Monitor production logs and schedules to ensure key controls are followed and exceptions are actively pursued; escalate to the manager as appropriate.
- Provide information for regulatory reporting and audit queries.
- Deliver exceptional customer service that builds trust through responsive, accurate, consistent, knowledgeable and available services and support.
- Align individual performance goals to team and organizational goals.

RECEIVING COORDINATORS

- Act as liaisons between Post Closing and other departments
- Responsible for receiving, tracking and logging all closed files from the Closing department and Title packages from title companies
- Prepare title packages for QA review and send copy packages to booking
- Obtain and forward any missing documentation to the correct location
- Obtain original notes needed for files being sold to secondary market investors
- Assist Post Closers in retrieving files that need to be post closed

- POST CLOSING REVIEWER
- Locate files to be reviewed
- Breakdown title closing package as well as file Review a specific set of documents for accuracy of information and completion against the Conventional checklist
- Reach out to appropriate party including title company, processor, closer and underwriter to resolve errors within documents reviewed
- TRAILING DOCS
- Review all final title policies and recorded mortgages received via mail and email for accuracy and completeness
- Follow up on corrected and missing documents requested by post closing team and ensure required corrections have been made
- Send original mortgages and title policies to the file room/imaging to be filed
- Send other trailing docs received to corresponding investor (FHA/WHEDA, IHDA, US Bank)

Sr. Mortgage Processor/Loss & Mitigation

06/2014 to 06/2015

Solutions Express Inc.

Berwyn, IL

- Evaluate loan documentation, calculate income, review assets, analyze data, and clear conditions
- Process and underwrite loans by ordering and analyzing credit reports, income, asset & financial documentation
- Submit mortgage loan files for underwriting via Automated Underwriting System
- Responsible for accurately completing interest rate locks, extensions and pricing exceptions
- Maintain high level of customer service by being proactive in communicating with borrowers and loan originators
- Ensure accurate, complete, and timely loan data on processing system
- Process loss mitigation files by obtaining customers hardship, financial, income, property value assessments
- Excellent organizational, time management and computer skills specialized expertise in Microsoft Office, Microsoft Excel, Microsoft Outlook

Small Business Specialist

01/2014 to 06/2014

Velocity Merchant Services

Downers Grove, IL

- Contacted businesses around the country promoting merchant services, POS Systems, Terminal Sales, Website services, Working Capital, and Gift card programs
- Trained and quickly learned a new field and thrived in Fast paced environment
- Managed 100-200 daily outbound calls to prospective merchants
- As a persuasive and positive communicator, used consultative selling skills to identify opportunities, overcome objections, build relationships and turn cold canvassing into sales
- Followed up to ensure installation and respond to post-sale support issues to ensure customer satisfaction

Marketing Sales Agent

05/2013 to 01/2014

Silver Leaf Resorts

Schaumburg, IL

- Demonstrated strengths working with all people at all levels
- Worked at promotional sales booths, located at events
- Possess initiative and self motivation required to invite guest to attend timeshare sales presentations
- Effective communicator, negotiator achieved weekly sales goals
- Goal oriented and results driven sales & marketing
- Closed on sales ensuring appropriate approval and provided client with all necessary instructions

Sr. Loan Processor**01/2012 to 10/2012****JP Morgan Chase Bank NA****Downers Grove, IL**

- Responsible for processing first mortgage transactions from the receipt to closing
- Developed excellent organizational, time management and computer skills
- Managed and responsible for an assigned pipeline of 40+ loan files
- Communicated and consulted with borrowers regarding product requirements and loan fees
- Requested and obtained all required loan conditions from borrowers
- Worked closely with Underwriters to ensure final approvals
- Ensured full compliance with bank policy and external regulations
- Acted in accordance with regulatory and compliance requirements that include Anti-Money Laundering, Terrorist Financing Reporting, RESPA, Fair Credit Act, FCAC and Privacy Act provisions
- Maintained the integrity and confidentiality of personal information in the process of evaluating the borrower

Mortgage Housing Counselor**09/2011 to 01/2012****NACA Neighborhood Assistance Corporation of America****Chicago, IL**

- Provide comprehensive housing counseling services
- Time Managed and interviewed 100 NACA members per month
- Obtained documents needed for qualifications and underwriting
- Responsible for initial application, credit review, budgets, and mortgage qualification
- Underwrite the mortgage and made individualized judgments of Members based on NACA's policies and procedures
- Determine eligibility for a mortgage Guided Members on refinancing "workouts" on their mortgage
- Excel in Communications to assist all Members

Education**Business Administration****Proficient in Word**

Richard J. Daley College

Certified Income Tax Preparer**Proficient in Office**

Liberty Tax 2015