**DEBRA LEA JORDAN**

**15100 Ella Boulevard Apt 1903**

**(817) 691-2750**

**Houston, TX 770900**

[**www.linkedin.com/pub/debra-jordan/2/a83/a76**](http://www.linkedin.com/pub/debra-jordan/2/a83/a76)

[**debbyecw@yahoo.com**](mailto:debbyecw@yahoo.com)

PROFILE

Mortgage lending professional with extensive experience and proven track record in quality assurance and auditing. Special expertise in government underwriting, investigative research, and fraud investigation using internal and external software resources.

ORGANIZATIONAL EXPERIENCE

* Review closed loans for eligibility per Fannie Mae’s Selling guide, DU Guide, and/or negotiated terms as defined by contracts with Fannie Mae’s lender partners. Assess complex allegations of mortgage fraud, including fraud related to the origination, processing and underwriting of loans, and sale and servicing of a loan or REO property.
* Reviewing, analyzing, approving and underwriting moderate individual consumer requests and products within company and industry guidelines
* Make credit decisions, understanding the customers’ situation and how we can alleviate our borrowers’ hardship, while meeting the guidelines
* Ensure customers’ financial needs and providing them with world class service met
* Dependent on division, functions may include evaluating and ensuring overall loan documents are accurate, complete, and compliant; reviewing of financial statements, credit reports, applicable ratios (i.e. Debt ratios, loan-to-value) and other supporting documentation
* Contacting customers and partners to gather information to make appropriate decisions, explain rationale behind credit decisions, and/or to sell/promote line products
* Stay abreast of any changes in underwriting provisions; working with production to resolve questions when possible
* Analyze documents and solve problem
* Flexibility to adapt to a fast paced and changing business environment
* Strong attention to detail with excellent written and verbal communication skills and the ability to explain reasons behind findings in a non-confrontational manner
* Perform risk analysis for Ponzi schemes and make decisions regarding deficiencies/fraud/misrepresentation identified during review process
* Identify transaction components that indicate potential for fraud and perform sufficient investigative work to resolve identified issues
* Accurately record data and review conclusions in QAS
* Professionally communicate results of file reviews both verbally and in written format to internal & external customers
* Maintain sound knowledge of Fannie Mae guidelines, DU guidelines, and risk assessment tools used to decision mortgage loans
* Performed telephonic interviews with borrowers relating to specific data in loan files
* Design and implant company policies and procedures of regulations and Quality Control Standards to meet and exceed guidelines required by Investors, Servicers, and Federal and State Governing Agencies
* Aggressively resolve loan discrepancies/issues that were declined by investors, sought alternative solutions which were cost effective for company
* Research troubled loans to insure justification of investor claims for indemnification or repurchase
* Evaluate performance trends of defective/Scratch & Dent loans by associate, branch, and region to ensure minimization of deficiencies.
* Create reports detailing findings and potential loss on pending repurchased loans, exposure on indemnified loans
* Initiate development of database to track and monitor indemnification, repurchase and make whole requests to report cost of errors associated with requests and status of loans agreed to indemnify the investor for poor loan performance
* Initiate development of web site to expedite servicer and/or investor notifications promptly
* Assure indemnifications completed within required timeframes to protect company
* Implement database to compile individual servicer/investor’s definition/guideline for EPD, review timeframe/deadline, procedural process, and contact information as it affects mortgage operations, servicing and production
* Review and analyze FHA 7 years/Conventional 8 years mortgage loans:
  + for compliance with individual investor/program guidelines relating to production and servicing
  + for underwriting decision issues, sufficiency of documentation, and reliability of underwriting judgment
  + for issues for misrepresentation/fraud
* Report misrepresentation/fraud to internal and external parties
* Review and analyze FHA (7 years) / Conventional (8 years) / unprocessed B-C (Sub-Prime) loan submissions for credit worthiness, ability and willingness to repay pending mortgage debt
* Review and analyze appraisals to insure liability and stability of property
* Provide approvals and denials of loans with appropriate conditions with alternative approval
* Conduct highly individualized assessment of applicant’s needs and qualifications
* Design and implement Property Management accounting system and operations manual. Reconciliation of Accounts Payable/Receivable of property management accounts of 100+ rental properties. Develop collections department and appeared as representative for plaintiff (employer) during court eviction proceedings

MANAGERIAL EXPERIENCE

* Managed Quality Control Department, supervised 5 persons and directed operational staff in Q.C. environment
* Supervised government insuring teams (35-40) in preparation of FHA/VA loan files for submission for insurance; Assisted Servicing Dept. with fraud leads/tips and trained servicing staff in performing escalations and notices in servicing/collections ;
* Managed FHA Closed Loan Pipeline
* Provided leadership to associates to efficiently complete HUD Binders for submission to HUD/VA for insurance
* Trained loan processors and loan officers in necessary documentation and processing procedures of FHA/VA/Conventional/ B-C/REO mortgage loans
* Supervised daily operation of 144-Unit apartment multi-family complex, maintenance, make-ready and grounds keeping staff
* Managed and directed 40+ sales agents and clerical personnel in small real estate business
* Supervised daily operations of mortgage lending department including loan origination, processing, underwriting, and closing/funding, and servicing consisting of 15 persons

PROFESSIONAL EXPERIENCE

**U.A.M.C. (Universal American Mortgage Company), Houston, TX**

**2015 - Present**

**Type of Business: Mortgage Lender**

**CONV & FHA DE Underwriter / $650,000.00 Signing Authority**

**Sutherland Mortgage Services, Inc., SunTrust Mortgage Platform Houston, TX**

**2015**

**Type of Business: Mortgage Broker**

**CONV Sr. Underwriter / $650,000.00 Signing Authority**

**Pinnacle Capital Mortgage Corporation, Folsom, CA**

**2014 - 2015**

**Type of Business: Mortgage Lender**

**CONV & FHA DE Underwriter / $650,000.00 Signing Authority**

**Wells Fargo Home Mortgage, Tempe, AZ**

**2012 - 2014**

**Type of Business: Mortgage Lender**

**CONV & FHA DE Underwriter / $650,000.00 Signing Authority**

**Flagstar Bank, FSB, Dallas, TX**

**2012**

**Type of Business: Correspondent Underwriting/Origination; Mortgage Lending/Servicing**

**FHA Sr. DE Government Underwriter III / $650,000.00 Signing Authority**

CitiMortgage, Irving, TX

**2012**

**Type of Business: Mortgage Lending/Servicing**

**Mortgage Repurchase Sr. Coordinator**

**Fannie Mae, Dallas, TX**

**2008 - 2011**

**Type of Business: Mortgage Insurer**

**Fraud Investigator III, Mortgage Fraud Department**

**Technisource – Division of Spherion, Dallas, TX**

**2008**

**Type of Business: Contracting-IT & Mortgage Professionals**

**QC Auditor, Government Insuring Division, First Horizon Home Loans Previously MetLife, Irving, TX**

**Supreme Lending, Dallas, TX**

**2007 - 2008**

**Type of Business: Mortgage Loan Banker**

**Manager, Quality Control; FHA underwrote credit and appraisal**

**OfficeTiger, Atlanta, GA**

**2006 - 2007**

**Type of Business: Contracting-Mortgage Professionals**

**Senior Forensic Risk Auditor, Compliance (Temporary-Contractor)**

**HOMEBANC MORTGAGE CORPORATION, Atlanta, GA**

**2003 – 2006**

**Type of Business: Mortgage Loan Origination / Lender**

**Manager, Repurchase & Indemnification, SAR reporting 2004-2006**

Operations Manager, Post-Closing/Government Insuring; FHA underwrote credit and appraisal, FHA re-underwrote/re-decisioned credit and appraisal

**SKILLS:**

* Mortgage Software: Various (FiServ servicing, Contour, Edge, Encompass, FiTech, MORTRAC, CORE. LIS, Byte Pro, SunTrust Empower, etc.)
* Microsoft Outlook; Excel, Access, PowerPoint;
* Encompass, LexisNexis, Accurint, Quantum, Calyx Point, QAS (Quality Assurance System), and FCMS (Fraud Case Management System) software, DARTS & TRAX, DataTrac, CORE, LIS, ERLMF, MSP, FHA Connection, ATS, SLoaD
* Underwriter - Manual/AU/DU/LP
* Servicing / REO
* Due Diligence, QC, Scratch/Dent, Frontline; Prime/Conforming, Sub-Prime, Non-Conforming, FHA/VA; New Construction & Existing Residential Properties

**CERTIFICATIONS & TRAINING:**

\* CFE (Certified Fraud Examiner): Pending \* Associate ACFE Member \* Active FHA DE CHUMS Number

\*CAM Certified Apartment Manager \*Quality Control Training: Self-taught

* Fraud Investigation Training: Self-taught-identification: LexisNexis, Accurint, AutoTrackXP, etc.
* FHA DE Underwriting; DU/LP Training \* Security Clearance (expired)

**EDUCATION:**

Mott Community College, 1401 E. Court Street, Flint, MI 48503 **Pre-RN Degree courses leading to Associate Degree Registered Nurse**

**Published Author Published Poet References – Available Upon Request**