

# Preston T. Chandler

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## LOAN PROCESSOR

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### Loan Processing | Loan Partner | Pre-Approval

Reliable and resourceful Loan Processor with over thirteen years of experience protecting the credibility of organizations while providing quality assistance to persons seeking mortgage loans. Adept in assisting qualified applicants with obtaining loans in a timely manner. Able to successfully analyze and evaluate credit reports, loan applications, and financial documentation. Proven track record of addressing customer needs while presenting and exploring all their financial options.

## WORK EXPERIENCE

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**Maverick Mortgage (Brokerage)** – San Diego, CA

July 2021 - Present

### Loan Processor

Responsible for managing a pipeline of 20 to 40 loans while providing an exceptional level of service.

- Submit clean and complete loan packages to over 10 different wholesale lenders to ensure loans are approved with minimal “prior to document” conditions.
- Quickly and efficiently resolve any issues or obstacles that arise during the loan process.
- Send out loan disclosures in a timely and compliant fashion (initial disclosures, revised loan estimates, closing disclosures, revised closing disclosures).
- On average, take loans from application to clear to close (CTC) in one week or less.
- Work with lenders and property management companies to get subject property condo projects fully approved.
- Coordinate with escrow officers to balance figures, prepare and generate final loan documents and satisfy funding conditions.

**CrossCountry Mortgage** – San Diego, CA

March 2016 – July 2021

### Loan Processor / Pre-Approval Specialist

Worked as the branch’s sole pre-approval specialist as well as managed a processing pipeline of 15 to 25 loans.

- Worked through, on average, 50 to 75 pre-approvals each week with a turn-time of 24 hours or less.
- Conducted credit analysis and advised on credit rehabilitation/repair if necessary.
- Calculated all usable income for each applicant (salary, varying pay, self-employment, rental, trust, dividend/interest, etc.).
- Directed the structuring of loan transactions to ensure compliance with underwriting standards and adherence to formal underwriting approval.

- Contacted the borrowers to obtain all necessary documents to pre-approve the loan file and/or to satisfy a conditional loan approval.

**CMG Financial** - *San Diego, CA*

August 2013 – March 2016

**Loan Processor / Pre-Approval Specialist**

- Our entire branch transferred from CMG Financial to CrossCountry Mortgage. There was no change to my role or responsibilities.

**Meridox Real Estate & Mortgage** – *San Diego, CA*

May 2009 – August 2013

**Loan Processor**

- Responsible for ordering title, opening escrow, payoff demands, VOE's, insurance declarations, prepping files for submission, sending out initial disclosures, ensuring files meet underwriting guidelines, calculating income, running DU/LP, submitting files to underwriting, ordering appraisals, and completing PTD & PTF conditions.
- Implemented an all-digital, cloud-based filing system which dramatically improved file organization and overall company efficiency.

## EDUCATION

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**San Diego State University** – *San Diego, CA*

Bachelor of Science – Business Administration (Management)

## PROFESSIONAL SKILLS

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- Extensive knowledge of Jumbo, Fannie Mae, Freddie Mac, FHA, USDA, and VA underwriting standards.
- Mastery of Encompass, LendingPad, Loan Product Advisor (LP), Desktop Underwriter (DU), LoanBeam, AllRegs, Salesforce, Microsoft Office (Word, Excel, PowerPoint), and Google Suite (Docs, Sheets, Slides).
- Outstanding organizational, communication, multitasking, and problem-solving abilities.
- Ability to evaluate complex income, asset, and credit scenarios.
- Thrive in fast-paced environments.