

Robert Skidmore

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Union Bank Tempe, AZ **Senior Loan Processor**

January, 2016 - Present

I was hired to join their Conventional and Portfolio team. After the first year I was asked to join the VA start up team to help develop the job aids and tools for the processing team. I developed an interactive processing checklist for the VA processors and was subsequently asked to develop the interactive processing checklist for all the other loan programs which included: FHA, Conventional, and Portfolio loans. Now that the VA team has gone live, I am the lead VA loan processor making sure that the rollout of the new program goes smoothly and the customer experience is a positive one. I also currently process, FHA, Conventional and Portfolio loans for both purchase and refinance transactions.

Wells Fargo Tempe, AZ **Loan Processor-Document Specialist 4**

February, 2013 – December 2015

Functions included the following the loan from origination to the funding of the loan. This entails ordering all required verifications, documentation (title, appraisals, subordinations, flood cert, insurance etc.) as well as subsequent follow-up to get the file ready signing with title. Pipeline consist of HARP, Conventional and VA loans for both refi's and purchases.

JPMorgan Chase Bank Phoenix, AZ **Loan Processor-Validator NMLS ID - 904259**

April, 2012 – February, 2013

As a Loan Validator, I was expected to work closely with others, and be part of a team whose primary focus is service Chase customers and be their main point of contact. I prepare and move mortgage loans to closing, review rate lock, ensure pricing and fees, review loan application for accuracy, issue proper disclosures as required by federal regulatory compliance. I am responsible to order all necessary appraisals, title, credit documents, title insurance, flood and tax certificates and surveys, to submit these documents to Underwriting.

University of Phoenix Phoenix, AZ **Enrollment Advisor**

February, 2004 – April 2012

This customer service/sales/call center position is responsible for advising undergraduate and graduate students regarding enrollment and degree completion requirements as well as admitting students for the University's graduate and undergraduate degree programs.

Responsibilities –

- Understand and recognize life events of students and provide advice accordingly to help them find an appropriate path to achieving their educational and career goals.
- Assist potential and or current students in understanding their financial obligations, and inform students of appropriate time and program commitments while helping them identify available options to develop a personalized plan for success.
- Provide effective communication with potential and or current students via telephone, and e-mail.
- Utilize critical thinking and problem solving skills to address and resolve student issues and ensure a positive student experience.

AmeriFirst Financial/Fidelity & Trust/Western Horizon Mortgage Mesa, AZ **Loan Processor/Loan Officer Assistant**

Feb 2003 – Feb 2004

I was hired by Rudy Cedre a loan officer at AmeriFirst Financial to keep a close line of communication with the client. I followed Rudy Cedre to two other firms after AmeriFirst Financial.

Responsibilities-

- As a loan processor I was responsible for overseeing and expediting the processing of 15-20 conventional/full doc loans a month. Loan types ranged from FHA and Conventional Purchases and Refinances, as well as non conforming loans. I was responsible to make sure that the clients meet all lending requirements and the collection of documentation to prepare clients file for underwriting.

EDUCATIONAL BACKGROUND

Master of Science in Accountancy (GPA 3.86), October 2009
University of Phoenix, Phoenix, AZ

Bachelor of Science in Business Administration (GPA 3.53), September 2007
University of Phoenix, Phoenix, AZ

RELATED COURSEWORK

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|-------------------------------|-----------------------------|
| * FINANCIAL ACCOUNTING I & II | * MANAGERIAL FINANCE I & II |
| * FINANCIAL REPORTING | * AUDITING |
| * FORENSIC ACCOUNTING | * INTERNAL CONTROL SYSTEMS |
| * TAXATION | * CORPORATE TAXATION |
| * ACCOUNTING ETHICS | |

- * Successfully completed the 2013 H&R Block Income Tax Course
 - Completed two seasons of tax preparation with H&R Block as a tax professional.

ACHIEVEMENTS & SKILLS

- 2008-2009 FSP Excellence in Financial Education Award, awarded by the Society of Financial Service Professionals.
- Eagle Scout
- Speak, Read, and Write – Spanish
- Very proficient in Microsoft Word, Excel and Powerpoint.

References: Available Upon Request.