

James M. Ramsey

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Professional Objective:

Accountable, Accurate, Detail Oriented mortgage industry professional, seeking an organization that will utilize 10 years of mortgage industry experience, while providing a high achiever recognition and advancement.

Professional Experience:

Bank of America, N.A.

October 2012 to May 2015

Home Services Specialist II

- Work in conjunction with the title company and Mortgage Loan Officer to move loans into closing in as timely a manner as possible
- Utilize my underwriting authority to sign off on and approve documents, approve credit reports and review and approve appraisal reports
- Work closely with title to ensure all title issues are cured correctly, and in a timely manner
- Ensure that all files, at all times, remain within the bank underwriting guidelines, as well as comply with state and Federal government rules and regulations
- Maintain close contact with the borrower throughout the entire process to obtain all necessary documentation and information in order to keep the processing of the loan moving forward
- Final preparation of the loan, estimating closing costs for the borrower, and setting up all applicable escrow accounts in preparation for the closing process
- Work closely with the Closer until the loan has funded successfully

Bank of America, N.A.

August 2011 to October 2012

Customer Relationship Manager

- Maintain constant contact with the borrower in order to ensure that they stay fully informed throughout the entire modification/liquidation process
- Maintain contact with the Process Support Specialist in order to obtain the proper documentation needed to move the modification request along
- Ensure that my pipeline is worked in a timely manner in order to render a fast, final and Fair decision for each and every borrower
- Ensure that I am up-to-date on the current laws and regulations that regulate FNMA and Making Homes Affordable modification programs
- Provide support to my entire team as the Subject Matter Expert

Bank of America, N.A. (Adecco)

January 2011 to August 2011

Home Services Specialist II

- Review Loan Modification requests for all necessary documentation
- Analyze documents in order to determine hardship
- Communicate with borrower throughout the process in order to obtain all information necessary to move the file into Underwriting
- Maintain a good working relationship with the Underwriters in order to provide good Customer service to our distressed borrowers
- Once all necessary information has been collected from the borrower, the file is prepared for underwriting review

Bank of America N.A. (Adecco)

September 2010 to January 2011

Loan Closer

- Review loan information in EDGE and Statusmart
- Review tax and insurance information against what is in the system
- Ensure all escrows and fees are being collected properly in the system
- Create closing instructions in order for title to prepare the HUD
- Review HUD for accuracy and give final approval
- Once HUD has been approved, send closing documents to title in a timely fashion
- Maintain constant communication with the borrower and title company throughout the process
- Ensure all closings stay on track and close as scheduled
- Ensure all closings stay within Federal and state guidelines

Bank of America N.A. (Adecco)

September 2009 to July 2010

Loan Funder – Disbursements Control

- Verify Closing Protection Coverage on pending wholesale home loan transactions
- Verify the wiring instructions with the receiving bank
- Complete pre-funding audit of wire including review of Closing Protection Letters, Errors and Omissions Certificates and Fidelity Bonds
- Authorize the release of funds to the title agent once all information has been verified
- Ensure funds are never sent out to an agent on Bank of America's watch list or to a potential conflict of interest
- Provide internal customer support to all Wholesale branches within Bank of America
- Prepare and mail out reminder letters to all first payment default customers monthly
- Work with the Bank of America Treasury Department to ensure timely release of funds
- Communicate information to centers regarding pending OFAC wire investigations

Masco Builder Cabinet Group, Duncanville, TX

March 2008 to July 2009

Builder Sales Coordinator

- Provide the sales representative with job quotes
- Maintenance of the customer's layouts utilizing computer aided drafting programs, 20/20 and Planit
- Maintain customer databases in DocLink for the customer service department
- Provide product support to the Las Vegas branch, as well as the customer service representatives

Option One Mortgage, Frisco, TX

March 2005 to October 2006

Closer/Funder

- Prepare closing docs in a timely manner, while adhering to all Federal and state laws
- Provide superior service to the Borrower and Loan Officer
- Review Final HUD in order to expedite funds for closing
- Ensure borrower receives closing funds promptly

Centex Home Equity Co., LLC, Lewisville, TX

January 2003 to March 2005

Banker/Auditor

- Post closing audit of loans for underwriting guidelines and data integrity
- Communicate with Title Company in regards to discrepancies
- Create collateral packages from Note, Mortgage and Title Commitment to be sent to custodian
- Ensure banking/auditing process completed within 20 days
- Responsible for running end of day Banking Report
- Track all funded loans not yet banked

Education:

University of North Texas
BBA Candidate May 2016

Organizations:

Kappa Alpha Fraternity

References furnished upon request