**Tai Duong**

4 Elm Creek Dr

Elmhurst, Illinois

440-221-3707

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**Education**

**Baldwin Wallace University**

**Bachelor’s of Arts:** Concentration Business / Finance

**Professional Experience**

**TCF Bank**

Burr Ridge, Illinois

**MortgageUnderwriter** 05/14 - Current

* Compiled, verified and typed application information for mortgage loans
* Reviewed risk through credit policy and interpreting Agency Guidelines
* Reviewed residential loan application files to verify that application data was complete and met establishment standards, including type and amount of mortgage, borrower assets, liabilities and length of employment
* Reviewing appraisals, income, and asset, documentation.
* Skill set for Agency Loans – Fannie Mae and Freddie Mac guidelines, with a focus of Retail Underwriting
* Review submitted files to analyze for Capacity, Capital, Character and Condition
* Ensure loans meet all program and product specifications
* Offer appropriate counteroffers
* Communicate loan decisions to processing

**Chase Bank**

Cleveland, Ohio

**MortgageUnderwriter** 10/12 – 2/14

* Compiled, verified and typed application information for mortgage loans
* Reviewed risk through credit policy and interpreting Agency Guidelines
* Reviewed residential loan application files to verify that application data was complete and met establishment standards, including type and amount of mortgage, borrower assets, liabilities and length of employment
* Reviewing appraisals, income, and asset, documentation.
* Skill set for Agency Loans – Fannie Mae and Freddie Mac guidelines, with a focus of Retail Underwriting
* Review submitted files to analyze for Capacity, Capital, Character and Condition
* Ensure loans meet all program and product specifications
* Offer appropriate counteroffers
* Communicate loan decisions to processing
* Adhere to all JPMorgan Chase fair lending practices
* Meet all departmental goals for productivity, quality, and turnaround time
* Remain up to date and knowledgeable on all Chase policies and procedures
* Time Management used efficiently as the environment is a production base and to ensure with meet service level agreements
* Problem Solving used to mitigate loss for Chase while delivering high quality customer service and profitable product
* Analytical skills used to complete in-financial and borrower analysis

**Repurchase Analyst** 5/09 –10/12

* Review agency or requestor reasons for repurchase
* Review loan file, collection notes, and Underwriting review
* Compliance and Audit in regards to repurchase request sent to sellers and GSE’s
* Conducted follow up with customer after repurchase requests are sent out
* Submit appeals to agency or requestor; follow up with agency and requester on appeals
* Updated seller reports and participated in seller calls in correspondence to repurchase demands from the Agencies FNMA and FHLMC
* Recovered over $50 Million Dollars in this role in a time span of 3 years and was a big part of mitigation of loss from the bank
* Rapport established and relationships made with Agencies and Correspondents in effort to obtain concurrences for repurchase requests
* Time management used effectively to ensure service level agreements are met with Agencies

**Wells Fargo Financial**

Northfield, Ohio

**Credit Manager** 9/07 - 2/08

* Recommended approval of customer applications for lines and extension of lines of credit, commercial loans, real estate loans, consumer credit loans and credit card accounts
* Analyzed credit information to determine risk involved in lending money to commercial customers and prepared report of findings
* Approved loans within specified limits and referred loans to loan committee for approval

**Additional Skills**

* Analytical thinking
* Problem solving
* Credit risk principals and applications
* Lending & Underwriting Guidelines
* Credit & Income Analysis
* Cash-Flow Analysis
* Risk Assessment
* Loan-to-Value Ratios
* Debt-to-Income Ratios
* Loan Closing, Funding & Documentation
* Account Service Excellence

**Languages**

* English – Fluent
* Vietnamese – Fluent
* Chinese - Fluent