**Amanda N. Bunn**

919-433-7950| [Amanda.Bunn22@gmail.com](mailto:Amanda.Bunn22@gmail.com)

**SUMMARY OF QUALIFICATIONS**

Experienced professional whose skill set includes college recruiting, customer service and underwriting; well versed in building relationships with both internal and external partners. Attributes include strong communication (written, listening and verbal), interpersonal, organizational and technical skills. Ability to problem solve quickly, accurately, and efficiently - with a proven track record of meeting and exceeding goals under strict deadlines. Skilled in producing results both in a team environment and independently.

**PROFESSIONAL EXPERIENCE**

LOSS MITIGATION UNDERWRITER | IBM SETERUS | MAY 2016 – PRESENT

* Review defaulted Fannie Mae loans for mitigation options.
* Negotiate terms of modification approval with lender.
* Review complex tax documents that include all schedules as well as 4506 transcripts.
* Review banks statements as well as monthly/quarterly Profit and Loss statements for self-employment income.
* Collaborate with other departments to gather information before approving/denying loan application.
* Evaluate and ensure overall loan transaction is complete, accurate and compliant before finalizing.
* Conduct credit investigations and review financial statements, credit reports, collateral, applicable ratios, and other supporting documentation to gauge overall financial risk and ability to repay.
* Provide support to partners and contact customers to gather information in support of credit decisions, and explain rationale behind credit decision.
* Review title, homeowner’s insurance, flood insurance master and condo policies to ensure sufficient coverage exists for the subject property.
* Clear all underwriting tasks and approve for closing.
* Review borrower's income source to determine adequate income to repay the loan. (passive income, rental income, salary and self-employment.
* Provide exceptional customer service to internal and external clients as needed.

Consumer loan underwriter | wells fargo | Nov 2012 – DECEMBER 2015

* Reviewed and processed FHA, USDA, VA, Fannie/Freddie, and NACA loans in accordance to policy guidelines.
* Reviewed complex tax documents that include all schedules as well as 4506 transcripts.
* Reviewed banks statements as well as monthly/quarterly Profit and Loss statements for self-employment income.
* Collaborated with other departments to gather information before approving/denying loan application.
* Evaluated and ensure overall loan transaction is complete, accurate and compliant before finalizing.
* Conducted credit investigations and review financial statements, credit reports, collateral, applicable ratios, and other supporting documentation to gauge overall financial risk and ability to repay.
* Provided support to partners and contact customers to gather information in support of credit decisions, and explain rationale behind credit decision.
* Reviewed title, homeowner’s insurance, flood insurance master and condo policies to ensure sufficient coverage exists for the subject property.
* Cleared all underwriting tasks and approve for closing.
* Reviewed borrower's income source to determine adequate income to repay the loan. (passive income, rental income, salary and self-employment.
* Provided exceptional customer service to internal and external clients as needed.
* Reviewed and analyze residential appraisals prepared by appraisers to validate accuracy, reasonableness, appraisal methodology, compliance with industry standards, internal policies/procedures and regulatory requirements.

ADMISSIONS RECRUITER| ECPI | NOVEMBER 2010– oct 2012

* Traveled to various high schools to promote university through presentations and question and answer sessions.
* Responsible for conduction open house sessions on weekends or late evenings.
* Collaborated with various departments on Orientation.
* Spent extensive time researching various social media outlets to compile a database of prospective students.
* Screened applicants before bringing them in for an interview.
* Conducted phone screenings as well as face to face interviews with students and parents.
* Assisted with the creation and of implementation of presentations among diverse audiences at career/college fairs.
* Assisted with creating schedules in order to secure time slots for presentations as well as bring candidates in for interviewing.
* Stayed abreast of all courses and innovative ideas in order to relay those to prospective students during presentations and screenings.
* Generated new leads through high school college fairs, cold calling, networking with exciting   
  client base and within the community.
* Served as the face of the company as various careers fairs, information sessions or other significant events on campus.
* Utilized MS Office in preparing student correspondence, as well as to prepare reports for multiple Managers/Directors within Admissions.
* Formed relationships with other university staff, professors, and teachers to ensure that the recruitment process ran smoothly for all parties involved.
* Work collaboratively with other departments to ensure student satisfaction.

Customer service REP III | bank of america| July 2006 – oct 2010.

* Worked with loan originator or production staff to secure all required documents
* Spoke with customers as well as internal/external partners on a daily basis.
* Responsible for calculating borrower’s ability to make loan modification mortgage payments based on income vs expenses.
* Responsible for receiving short sale files and rendering decision in a timely manner. based on contract offer, BPO and or Appraisal value, and expiration of listing agreement and purchase contract. If qualifications were met, then we can approve and once closing has taken place complete the short sale process.
* Utilized all collection tools provided by management, including, extensions, hardship modifications, reinstatements, and repair claims to make the best business decision.
* Negotiated Short Sales and establish terms of Deeds-in-lieu.
* Utilized available resources and skip tracing techniques to locate persons with past due accounts.
* Reviewed financial statements, credit reports, applicable ratios (i.e. Debt ratios, loan-to-value, combined loan-to-value) and other supporting documentation.
* Contacted customer and mutual representatives to gather information to make appropriate decision, explain rationale behind credit decision
* Acted as a single point of contact for the customer throughout the loss mitigation process until 60 days after the loan modification is complete or the house is disposed of or liquidated
* Experienced in HAMP, GSE modification programs and/or government/investor/specific or other specialty modification programs

**EDUCATION**

BA Sociology | May 2005 | NC A&T State University

**SYSTEM PROFICIENCY**

MS Excel, MS Word, MS Outlook, MS Power Point, Web direct