

## CAREER SUMMARY

In depth understanding of the competitive mortgage industry equipped with 22 years combined experience in Frontline Mortgage Underwriting, Mortgage Processing, Loan Servicing, Due Diligence, Loan Modification, Quality Control Auditing, Forensic/Fraud Loan Analysis, Loan Processing, Real Estate Sales, Mortgage Broker, Independent Loan Consultant, Real Estate Appraising and Property Insurance Inspections/Claims/Auditing. Previous experience in Customer Services/ Long Distance/ Local/ Business T1 Phone Sales and Service/Order Entry and Customer Support.

## PROFESSIONAL EXPERIENCE

### Dalton Wade Real Estate Group

**Licensed Independent Real Estate Agent – 2025 to present**

**Previous history (Homeland Group Realty – 2007 – 2020)**

### Simplicity Mortgage Solutions, Inc.

**Licensed Independent Mortgage Loan Originator – 2022 to Present**

**Consolidated Analytics – Due Diligence/Credit Underwriter /QC Reviewer** 2020 - 2022

**AMC/SITUS** 2018 - 2020

**QC Underwriter/QC – Due Diligence Review Underwriter/ Loan Servicing Underwriter –Credit/Compliance - (Remote)**

- I work multiple projects from QC review, TRID, Data doc review, Loan Servicing, Underwriting, Credit and Compliance review.

**AFIRM – (Auditor – Independent Contractor) Remote** 2019 – 2019

- Audit Workers Comp and General Liability Payroll and Gross Sales records
- Contact business to obtain payroll or gross sales for business.

**MRN Cube III/Evolved Mortgage (Remote)** 2017– 2018

**QC Mortgage Underwriter / QC Reviewer/Due Diligence Reviewer**

- Quality Control review of Residential loans performing Layered Risk Evaluation of Credit, Capacity, Cash/Capital, Collateral and Characteristics of borrowers and loans while adhering to regulatory guideline requirements. Review Compliance Ease evaluating HOEPA requirements, TIL and High-cost loans. Review of (DTI) and (LTV) ratios, credit, property values and reasonableness of income for the ATR –Ability to repay (QM) loans.
- Appraisal review required to access CU scoring (Collateral Underwrite) or LCA (Loan Collateral Advisor) results. Reports scoring over a 3 were upgraded to the Appraisal Team for further review. If an HVE was provided and appraised value was within range of HVE Point Value this indicated lower risk therefore, had the ability to condition for required items to address any risk factors. Utilized AUS systems LP/DO/DU to underwrite files in a timely matter.
- Accurately analyze new loans; set and review conditions based upon required criteria for submitted product, while meeting established productivity and turn time goals.
- Underwriting system LOS Encompass 360. Loan Research and analysis of loan issues providing solutions. Communicated concerning loan rejections and settlement of loan modification.

**EA Renfro (Catastrophic Inspector & Claim Representative)** 2015 – Open

**Contract – On Call when work is available and if assignment is accepted.**

- Analyze property damages to determine extent of liability.
- Determine cost of repairs and replacements, Coverage analysis review for catastrophe claims
- Interact/interview claimant, witnesses, and 3<sup>rd</sup> parties as needed.

## SKILLS

Windows Vista/XP/7/8/10.  
MS Office Suite.  
Typing 70 wpm.  
10-key by touch.  
Audatex, Mitchell  
Insurance Software –  
Inspector ADE.  
EZ Inspections.  
ASPEN: ABC# GA300781033  
Strong Customer  
Relations  
Fraud Guard; KIM Drive.  
Reverse Search.  
LexisNexis; AS400.  
Lotus Notes; Citrix.  
Mantis; AVM; AACER.  
Case Tracker; Homebase.  
Homesaver; IPortal; Mortgage Flex  
Loan Safe Evaluation.  
Sales Force; Pacer  
LPS; Calyx Point.  
LP - Loan Prospect and  
DU/DO  
Desktop Underwriter/  
Desktop Originator.  
Loansoft; Impact.  
Zippy; Encompass360  
Software; Cadence; WALT.  
Conduit-Class Auditing  
System; CLUES; Allregs.  
Safeguard; LAMP.  
Pacer; DU Simulator.  
The Work Number.  
Scienna Andor.  
Strong Analytical Review.  
Skills; E-Fannie Mae DU/LP.  
Audatex, Mitchell  
Insurance Software.  
Strong Customer  
Relations

**Millennium Information Services (Independent Inspector)****2015 – 2017****Housing Surveyor/Inspector - Insurance**

- Home Inspection, measuring square footage, taking pictures to include the Street, address, property, roof, and damages for insurance purposes.
- Work from home updated information and photos to the system, sketch property from measurements taken on site, answer necessary questions from software that pertain to the property and submit report.

**Peach State Inspection (Independent Inspector)****2016 – 2017****Housing Inspector –Modification/Insurance Claims/Bankruptcy/Foreclosure/Mortgage Delinquencies**

- Home Inspection, take pictures to include the Street Sign, Neighborhood, Address, Property (Front/Side) and any damage seen to report property conditions and occupancy to lenders. May be required to post notices if property is vacant due to Foreclosure, Non-Payment or Bankruptcy with have No Contact with current homeowner.
- Home Inspections may include Insurance Claim follow-up reviews to determine if repairs reported to lender at time of claim have been fully completed and satisfactory to the homeowners and lender.

**River Works Credit Union (Remote Contract Underwriter)****2011– 2018****Correspondent/Frontline-Mortgage Underwriter**

- Loan Types Underwritten: Conventional – Confirming loans, FHA loans as a Correspondent Lender, (MBL's) Mortgage Business Loans, Construction to Perm loans, Renovation loans, Jumbo loan, Condo's, 2<sup>nd</sup> Piggyback liens/HELOCS, Portfolio loans and Commercial loans.
- Accurately analyze new loans and review conditions based upon required criteria for submitted product, while meeting established productivity and turn time goals.
- Extensive tax return review business and personal.
- Utilized AUS systems LP/DO/DU to underwrite files in a timely matter.
- Evaluation of (DTI) and (LTV) ratios, credit, property values and reasonableness of income and Ability to Repay.

**MRN Cubed 3/Evolve (Remote – Contract Underwriter)****2012 – 2013 / 2017 - 2018****Sr. Frontline Conventional Underwriter/ Due Diligence/ Quality Control Analyst**

- Review and analyze loan applications, credit history, financial statements and other financial documentation to make a quality decision on loans and to ensure compliance with established loan policy, credit limits and regulatory requirements. Worked with a variety of Lending Institutions, Major Banks, and Credit Unions.
- Manage expected service levels related to decision and condition clearing, emails, and phone calls.
- Utilized AUS systems LP/DO/DU to underwrite files in a timely matter.
- Performed premium loan file audits for salability purposes.
- Completed a daily loan review quota of files set by management and maintain an error rate of less than 5% with ability to maintain quality control standards while maintaining production expectations defined by the company.
- Demonstrate ability to comprehend program changes and new program guidelines due to numerous investors. projects were assigned for review.
- Perform Conventional, FHA and VA Credit Audits and Compliance reviews.
- Thorough understanding and familiarity with FNMA guidelines with access to Allregs for more detailed information.

**Bank Of America (SEG - Solomon Edwards Group)****2011 – 2012****Foreclosure / Bankruptcy Quality Control Consultant (Contractor)**

- Conduct a multi-faceted review of foreclosed loans to determine whether any errors, misrepresentations or other deficiencies that may be identified in the Foreclosure Review resulted in financial harm to the borrower or mortgage.
- Determine if the foreclosure proceeding was processed in accordance with applicable state and federal laws, to include SCRA and US Bankruptcy Codes.
- Validate fees and penalties charged for reasonableness and customary with applicable state and federal laws.

**CERTIFICATIONS**

Licensed Real Estate Agent (GA)  
2007-2017 Currently In-Active  
Residential Appraiser  
1999 Currently (Inactive)  
Thom Harris  
Fair Housing  
Mortgage University: Certificate for FHA-VA Underwriting; Due Diligence in Underwriting & Processing; Mortgage Underwriting  
Certified All Lines  
Insurance Adjuster  
Licensed – TX, GA, MS, AL, LA.  
Areas Open to Work:  
Trained with  
E.A. Renfro 2015-2016  
Certificates: Auto, Fire & Hazard and Xactimate  
NMLS Licensed ID# 1394901  
Loan Originator - GA

**EDUCATION**

Wichita State Univ.  
(1992) Some College  
Business studies.  
Barney Fletcher School of Appraising (1998)  
Capstone Institute (2005)  
Metro Brokers School of Real Estate (2006) – Licensed  
Real Estate Agent – 2007-2020 |  
2025 - present  
FHA Direct Endorsement Underwriting Training (2012)  
Member of the with National Association of Mortgage Underwriters (NAMU) (2013)  
National Association of Realtors Allied Institute (2014-2015)  
Field Insurance Inspector 2015 - 2024  
All Lines Adjuster School (2015-2016) Licensed since 2015  
NMLS Certification  
2016 - Licensed

**United Guaranty Corporation****2010 – 2011****Loan Modification Underwriter**

- Re-underwrite delinquent loans, foreclosed loans for compliance with policy, underwriting guidelines, and fraud detection to determine if Mortgage Insurance claims require additional information, paid or rescind.
- Utilize internet search options to qualify stated information within loan files.
- Complete a loan qualification worksheet with review findings for 2<sup>nd</sup> level review and DOC imaging.

**Wells Fargo Home Mortgage (Contractor)****2008 – 2010****Frontline Underwriter Level 4C (Retail)**

- Accurately analyze new loans and review conditions based upon required criteria for submitted product, while meeting established productivity and turn time goals.
- Extensive tax return review business and personal.
- Evaluation of (DTI) and (LTV) ratios, credit, property values and reasonableness of income.
- Reviewed documentation ensuring adherence to Fannie Mae, FHA, Freddie Mac guidelines.
- Risk Level / Manual Underwriting: (DU/LP/LPS) systems – (Accept/Caution/Refer/ Approved Eligible I,II,III) utilizing Fannie Mae/Freddie Mac and lender guidelines with signing authority up to \$1 Million average files reviewed 8 to 12 daily on average.
- Performed Second Level Review (SLR) on loans submitted for denial, cancellation, 2<sup>nd</sup> Signature and Counteroffers. Performed Loan overview for final approval to include documentation expirations, commitment extension, rate locks (i.e. pricing), predatory lender test review, tilt tolerance and Apr evaluations.

**Homeland Group Reality****2007 – 2017****Real Estate Agent – Atlanta, GA – Inactive****Clayton Group****2002 – 2006****Underwriter – Frontline/Forensic/Quality Control Auditor****(Chase, Morgan Stanley, CIT Group, Lehman Brothers, HomBanc, Bear Sterns, CITI Financial)**

- Quality Control review of Residential loans performing Layered Risk Evaluation of Credit, Capacity, Cash/Capital, Collateral and Characteristics of borrowers and loans while adhering to regulatory guideline requirements.
- Reviewed loan documentation encumbering Note, Security Instrument, HUD-1, TIL, ROR, Addendums, Riders, High Cost, Coops, Condos, Penalty Usury requirements and test for regulatory local/state and federal compliance requirements. Performed closed loan audits on FHA/VA loans for compliance, insuring loan guarantee purposes, documentation review and fraud prevention for accuracy of income/assets.

**Appraisal Services Network****1998 – 2002****Real Estate Appraiser****Previous Work History in Customer Relations/Sales and Service:****1989 – 1997****Employers: MCI, GTE Wireless and Espier Communications: Phone Sales/Services (8 years)****Remote Online Order Customer Service & Sales Operator with LiveOps - 2007 - 2010****(Set own schedule- Part time)**

- Possess Strong Developmental, Excellent Communication, attentive to detail, strong listening skills.
- I have an ability to empathize with customers and provide my best efforts to resolve or diffuse a situation.
- Ability to probe and ask questions to better understand the needs of the customer while providing attentiveness to detail, patience in response and positive persuasion to keep the customers loyalty.
- Previous experience in a Call Center environment.

**MILITARY SERVICE**

Member of U.S.A  
Army/Army National  
Guards  
(1988 – 2006)  
Honorable Discharge  
(Veteran)  
8 years Active & Reserve  
Duty  
(MOS) – Personnel  
Specialist  
Training Fort Dix NJ  
Base

**REFERENCES**

Available Upon Request