**SUMMARY OF QUALIFICATIONS**

Nine+ years of professional experience in mortgage servicing, management, and administrative activities in fast-paced work environments. Team player, effective problem solver that is highly motivated and capable of being flexible as needed. Proficiency in Online Research; Analyzation; Verbal/Written Communication; Direct Sales.

**WORK EXPERIENCE AND ACCOMPLISHMENTS**

**WEICHERT FINANCIAL SERVICES** – camp springs, md 2007 – 2008, 2010 – Present

*Gold Services Manager/Licensed Mortgage Consultant, NMLS # 311000*

Advance knowledge of all Weichert financial products and guidelines to make recommendations that meet customer needs, short- and long-term goals. Assist customers with other home connection services offered by Weichert Company (Home Insurance, Title, and Home Warranty). 2011 award recipient of “Top Producer Award” for the Maryland/DC Region,” successfully closing approximately $8 million in loans for the year. Maintain professional relationships with agents/customers, resulting in new business worth $1 million+ monthly.

* Coordinate marketing strategies for Weichert and state loan products such as FHA, USDA, Conventional, and VA 203k down payment assistance loans to real estate sales associates at weekly sales meetings
* Facilitate monthly Home Buyer seminars for customers and real estate agents about new guidelines
* Prepare and review client documentation (paystubs, 1040’s, W-2’s, credit reports, bank statements, Desktop Underwriter and Loan Prospector (DU/LP) findings) to approve and/or deny mortgages
* Manage office assistant and provide ongoing trainings to new mortgage consultants
* Generate new client pipeline by contacting customer leads through Weichert Lead Network, leads acquired by Weichert Realtors, Brand X referrals, previous and walk in clients
* Knowledge in FHA, VA, USDA, 203k, Conventional, state bond and down payment assistance programs

**BANK OF AMERICA** – Washington, DC 2008 – 2010

*Sales and Service Specialist/Personal Banker Top #2 in DC Market*

Provided customer service solutions to moderately complex and escalated issues. Performed routine personal account-related transactions. Collaborated with partnering businesses to fulfill customer and employee requests.

* Developed and expanded working partnerships with new and potential customers, generating new business and from credit cards, CD’s, IRA’s and Loans sales
* Conducted daily sales meetings with banking representatives to review sales goals and strategies
* Achieved aggressive weekly and monthly sales goals for all new accounts opened (checking, savings)
* Identified cross-selling product opportunities, making appropriate customer referrals as necessary
* Processed credit line requests for eligible customers as required, completed customer follow-ups
* Assembled and distributed loan packets, mortgage rate quotes, terms, and bank loans per customer request

**Southeast Mortgage Lender** – Lawrenceville, GA 2006 – 2007

*Mortgage Loan Consultant I*

Major responsibilities included originating retail mortgage loans for customers and structuring loans to meet the client’s need within the sales of conforming, non-conforming, FHA and VA loans. Sold and advertised directly and indirectly to clients through third parties such as builders, developers and realtors.

* Expanded and maintained business portfolio by conducting ongoing client and realtor outreach
* Collaborated with processing and underwriting team to review and process loan applications
* Cultivated new business and enhanced overall personal sales techniques by completing daily follow-up with potential clients, resulting in 150+ new clients and agents
* Scheduled business meetings with new clients to identify client needs

**HSBC/Decision One Mortgage, LLC** – Alpharetta, GA 2004 – 2006

*Account Manager II/Mortgage Loan Processor*

Established standards for data entry of client loans at 300+ per month, exceeding industry standard working at 100% accuracy. Named “Employee of the Month” for April 2005 and March 2006.

* Executed preliminary mortgage approvals after reviewing client credit history and underwriting guidelines
* Processed loans in Loan Quest, reviewed pre-disclosures and assessed client credit reports
* Created new broker accounts while serving as a corporate office liaison
* Communicated with account executives, brokers, underwriters, processors and corporate support staff to discuss and review final approval documentation for client mortgage loans
* Cleared conditions “above and beyond” job responsibilities including flood certificates, Housing Opportunity Index (HOI), titles, mortgage payoffs, verbal verification and income

**Great American Insurance** **COMPANY** - Roswell, GA 2003 – 2004

*Underwriting Technician/Insurance Processor*

* Processed and verified the quality of quotes, binders, midterms and policies
* Handled all renewal and non-renewal solicitations, drafting communication as needed
* Set-up new business submissions, retrieving required underwriting data from internet resources
* Communicated with brokers about renewal applications, outstanding conditions and policy issuance

**Telesec CoresTaff** – Falls Church, VA 1999 – 2003

*Executive Administrative Assistant*

* Supervised, trained, and supported 8 employees monthly to complete office tasks
* Served 80+ clients weekly, answering all questions and addressing concerns as they occurred
* Completed data entry, filing and managed multi-line telephone system
* Scheduled appointments, meetings, conferences and maintained office calendar
* Finalized all scheduling and billing inquiries, while generating and sending invoices to clients
* Responded to billing inquiries and processed invoice payments for accounting as needed

**VOLUNTEER EXPERIENCE**

***Youth Mentor***, Dark is Lovely (2011 – present)

Provide one-on-one mentoring and guidance to teenage girls about body/self-esteem issues

***Street Team Member***, WKYS 93.9 (2001-2003)

Coordinated community activities, programs, and large-scale events throughout DC/MD/VA

**EDUCATION**

**Northern Virginia Community College Annandale, VA, *2001 – 2003***

Business Management Information Systems

40 semester hours of relevant coursework

**Training Pro Campus Huntville, MD, *2011 – 2012***

Essentials of Mortgage Banking Program

Twenty Hours of relevant coursework

**COMPUTER SKILLS**

Basic Microsoft Windows Office 2007 & 2010 Software: (Word, Excel, PowerPoint, Access), Vista, Windows XP, Internet, Lotus Notes, Citrix, HP12c Calculator