

Deserae Birely

Enrollment Counselor - Mortgage Training Institute

Aurora, CO

dbirely@gmail.com - 720-279-0464

- Experienced professional with a successful career in mortgage, banking, business development, and administration.
- Proactive approach has resulted in capturing numerous accounts and expanding client base.
- Possess excellent interpersonal, analytical, and organizational skills.
- Excel within highly competitive environments where leadership skills are the keys to success.
- An effective manager with the skills necessary to direct, train, and motivate staff to its fullest potential.

WORK EXPERIENCE

Enrollment Counselor

Mortgage Training Institute - 2014 to Present

Responsibilities:

- Assist new MLO in getting license and with their required education
- Enroll current MLO with their Annual CE
- Sell any other Mortgage classes
- Maintain on online database of current students
- Cold call new potential companies
- Assist students with registration with the NMLS website
- Counsel students through classes and test
- Counsel students through NMLS and State license process

Loan Processor

Pulte Mortgage - 2012 to 2014

Achievements:

- 2012 President Club Winner

Responsibilities:

- Effectively processes 60 to 80 loans in pipeline and closes a minimum of 15 to 20 loans per month by partnering with 4 to 6 loan officers
- Manage communications with the Borrowers from Welcome call, Approvals, Status updates, and Closing.
- Obtain and review customer documents, and clear conditions in a timely manner
- Once file is fully processed, submits mortgage loan application files for underwriting approval.
- Provides excellent, timely and friendly customer service to loan officer, consumers and other stakeholders or participants on a loan application transaction
- Partner with Loan Consultant and Underwriters on difficult and/or exception transactions
- Managed a pipeline be
- Order necessary documents and follow-up with vendors/third parties to obtain in timely manner.
- Orders flood determinations, 4506 T, re-runs DU, Compliance Ease and any applicable processes.
- Requests and obtains all verifications (VOE, VOM, VORs etc.) and HOA certifications (if applicable).
- Updates LOS data as necessary to generate correct 1003 and other related forms/transmittals or automated decisions

- Reviews residential loan applications and supporting documentation to verify that data is complete, accurate and meets program, investor and Pulte requirements.
 - Verifies accuracy of fees and closing information with Loan Officer prior to requesting closing documents.
 - Validates information in LOS and requests Closing. Ensures all conditions are accounted for and everyone is clear on how any outstanding conditions will be addressed.
 - PC skills required including MS Windows Environment and Microsoft Office.
 - Experienced in Mortgage Banking software applications including Loan Origination
 - Systems, Automated Underwriting Systems and Product Slotting and Pricing Tools.
- Excellent understanding of the Mortgage Banking industry, including knowledge of loan programs and parameters and investor guidelines.
- Proficient in processing applications through closing of Conventional, FHA and VA programs. Good knowledge of regulatory compliance laws as they apply to loan processing

Personal Banker

US Bank - Aurora, CO - 2010 to 2012

Achievements:

- Bank of the Month for May 2011
- Star of Excellence for 2nd, 3rd and 4th Quarter
- InStore Emerging Leader Program
- Gold, Silver, Bronze Banker of the Week
- 2011 Star of Excellence winner

Responsibilities:

- Develop and maintain customer relationships
- Identify and resolve all customer issues in a very timely manner
- Knowing customers by name, while anticipating and meeting their needs
- Cross selling products with every interaction to deepen customer relationships
- Teller transactions, including balancing drawers and the vault
- Outbound sales, including calls and workplace banking
- Perfect scores from customer service surveys and multiple sales awards
- Mentoring new employees to ensure they meet their sales and customer service goals
- Assisting at other branches within the district
- Multi-tasking in one of the busiest branches; teller transactions, new account openings, answering phones, originating and closing loans
- Help track campaigns and participate in many district conference calls and meetings
- Daily tracking of branch production
- Open Business Account,
- Business loans and other business credit products

Teller

Citibank - New York, NY - 2009 to 2010

Achievements:

- Employee of the month for March 2010
- Nominated for Citi Award

Responsibilities:

- Assist Personal Banker with Sales

- Refer Checking, Saving, Loans, and Credit Cards to Personal Bankers
- Process daily transaction
- Cross sold additional products to members
- Average 35 referrals per month

Assistant Branch Manager- Sales

TCF BANK - Denver, CO - 2007 to 2009

Achievements:

- Winner of Presidents Club Award for 2008.
- Successfully helped Highlands Ranch become top branch in the state.

Responsibilities:

- Management position accountable for soliciting business accounts and developing strategic alliances with clientele
- Develop tactics to increase assets and profitability within a territory
- Cross-sell banking services and products to clientele
- Participate in community events to position the bank as a leader within the territory.
- Responsible for attaining branch sales goals
- Responsible for staff sales motivation including branch contests and corporate sales and incentive programs.
- Provide coaching and work direction to both licensed and non-licensed personnel
- Establish, maintain, and review accuracy of all control records. Ensure audit controls are adhered to by personnel to consistently achieve satisfactory audit ratings
- Managed a staff of 8 bank sales representatives and tellers
- Interview and hire new personnel, provide on-the-job training and work direction and feedback, schedule personnel to ensure departments are optimally staffed, initiate disciplinary action as necessary, assess productivity, and prepare and conduct objective performance appraisals as scheduled

Loan Officer

Home Mortgage Solutions - Denver, CO - 2005 to 2007

Achievements:

- Developed a strategic marketing campaign targeting homeowners and commercial property owners which had generated substantial leads.
- Closed an average of 5 loans per month
- Increased total revenues in 2006 to ensure an increase of 15% versus prior year

Responsibilities:

- Screen requests from potential applicants and explain lending parameters.
- Review loan applications from prospective borrowers based upon approved underwriting policies.
- Follow up with applicants, secure the necessary information to underwrite the loan, conduct site visits, if needed. Provide assistance to help potential borrowers successfully qualify for financing.
- Negotiate loan structure with lender
- Prepare loan package for the lenders and filled all conditions needed to close the loan
- Assisted the title company with the closing

Aurora Loan Services - Denver, CO - 2001 to 2005

Responsible for several servicer's portfolios and primary servicer's mortgage insurance claims process

- Analyze, approve, and deny primary servicer claim submissions
- Ensure current status of each claim submission is accurate
- Track and monitor primary servicer for expected claim submissions

- Communicate timely with servicer to ensure all claims pertaining to Foreclosure, Loss Mitigation, Charge Offs, etc adhere to regulations and guidelines.
- Utilize and maintain SBO, the servicing system.
- Prepare and provide customized exception reporting to co-workers and management.