

CANDICE GOINS

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Denver, CO 80247

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Career Focus

Mortgage professional since 1997 with background as Underwriter/Processor and originator looking to join a growing entrepreneurial organization as part of the Executive team.

Summary of Skills

- Skilled multi-tasker
- Sales and marketing
- Excellent communication skills
- Goal-oriented
- Sales force training
- Team Player
- Energetic work attitude
- Exceptional time management skills
- Conflict resolution
- Strong organizational skills
- Active listening skills
- Seasoned in conflict resolution
- Top sales performer

Accomplishments

- FHA trained and FHA licensed mortgage broker.
- High closing ratio.
- Supervisor of 25 employees on multi-million dollar project
- NMLS License #392636

Professional Experience

- Underwriter** 08/2014 — Current
Urban Lending Solution Golden, CO
- Competently review loan files to ensure compliance with guidelines.
 - Gather required financial documentation and request missing documentation through client.
 - Manage email communication from internal and external sources and respond in a timely, professional manner.
 - Perform accurate and complete input into client systems while adhering to investor guidelines.
 - Determine occupancy status of the property.
 - Calculate borrowers and co-borrowers income.
 - Calculate debt-to-income ratios.
 - Perform eligibility analysis per investor guidelines.
- Owner/Stylist** 01/2012 — 07/2014
Candies Closet Denver, CO
- Loan Processor/ Mortgage Broker/Underwriter** 10/2010 — 02/2012
Yellowstone Mortgage Denver, CO
- Adhered to all federal and state compliance guidelines relative to retail mortgage lending.
 - Educated customers on the variety of loan products and available credit options.
 - Executed the loan origination process, including ordering credit reports, appraisals and preliminary title reports.
 - Provided expert financial advice on mortgage loans.
 - Maintained confidentiality of bank records and client information.
 - Knowledge and ran software (DU, LP, POINT, FHA connection)
- Mortgage Broker/Processor/Underwriter** 07/1998 — 10/2010
Charterwest Mortgage Golden, CO
- Assisted senior-level credit officers with complex loan applications.
 - Performed daily maintenance of the loan applicant database.
 - Analyzed applicants' financial status, credit and property evaluation to determine feasibility of granting loan.
 - Researched insurance information and flood certificates
 - Contacted new and existing customers to discuss how their needs could be met with specific products and services.
 - Responded to all customer inquiries in a timely manner.
 - Diligently reviewed the specialty loan portfolio for compliance with all reporting requirements
 - Communicated regularly with management regarding portfolio performance and new loan transaction quality.
- Mortgage Broker/ Processor** 04/1997 — 07/1998
Lenders Corporation Denver, CO
- Determined appropriate rate locks, issuance of disclosures, overage and underage waivers and fee waivers.
 - Educated customers on the variety of loan products and available credit options.
 - Adhered to all federal and state compliance guidelines relative to retail mortgage lending.
- Property Mgr/ Leasing Consultant/ OSHA director** 01/1990 — 04/1997
Falkin Platnick Realty Cranford, NJ

Education

- High School Diploma: Thomas C Clark** 1988
San Antonio, TX
Business Mgmt.: Incarnate Word
San Antonio, TX