

Nancy Vences
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Objective: A challenging and rewarding position that utilizes my bilingual and financial skills and expertise.

Employment

Urban Lending Solutions, LLC

CFPB Underwriter, January 5, 2015-Present

Review and analyze loan applicants' credit histories, financial statements, and other financial information to make quality decisions on default loans. Interpret and analyze complex tax returns and financial documents. Underwrite loans using Bank of America's UW system, guidelines and requirements. Demonstrate ability to comprehend program changes and new program guidelines. Implement new changes in daily production with minimal error rate. Interpret investor guidelines and utilize system expertise to maintain a QC passing rate of greater than 97%. Stay up to date on program and investor guidelines. Adhere to confidentiality standards as outlined by security policies.

Pulte Mortgage, LLC

Repurchase Auditor, July 2012 to February 14, 2014

Research and review original loan file. Investigate and obtain missing documents/data through different search engines as well as the borrowers. Manually re-underwrite loans without AUS systems in order to defend the original loan approval and respond to requests or demands made by Investors/Insurers/Servicers. Track progress and act as a liaison with Borrowers and 3rd Party Reviewers. Prepare/submit comprehensive rebuttal responses and supporting documentation to the requestor within expected time frame. Insure accurate updates to systems at all times to track progress, status and observations relating to requests. Assist with preparation and participate in weekly pipeline status meetings with Pulte's Legal Department.

Allonhill, LLC

Mortgage Servicing Review Analyst, November 28, 2011-May 11, 2012

Thorough review of default accounts to evaluate compliance with State and Federal laws during Foreclosure process. Review proper Loss Mitigation efforts on behalf of the servicer. Review mortgage loan documents for accuracy and possible fraudulent activity. Manually re-calculate income for accuracy with original underwriting decision. Analyze servicing comments, loan modification documents, credit, income, assets, title and appraisal documents as well as compliance documents as Note, GFE, TIL, etc. Condition for missing documents when necessary and identify deficiencies in the clients underwriting findings when applicable.

Specialized Loan Servicing, LLC

Loss Mitigation Specialist, February 1, 2010-November 15, 2011

Proactively solicit delinquent customers to determine the potential of any type of arrangement or resolution for the customer. Negotiate high risk, 90+ delinquent loans adhering to timelines, regulatory requirements and state laws. Implement resolutions, including repayment agreements, Loan

Modifications, Short Pay Offs, Short Sales and Deeds in Lieu. Have internal contact with Collection, Foreclosure, Bankruptcy, Investor Reporting and Compliance departments, as well as external contact with Foreclosure Counsel, MI companies, Realtors, Title Companies, Attorneys and Non-Profit Organizations.

Affordable American Insurance

Insurance Broker, January 28, 2009-January 29, 2010

Sell insurance products. Assist in providing outstanding customer service while delivering highly personalized protection solutions to individuals and their families. Service those who have a pressing need for the products offered, while building a long-term, satisfying relationship with the client. Build business relationships with Mortgage Brokers and Realtors to build a book of business. Main products included Auto, Homeowner's and Commercial insurance.

Assurity Financial Services, LLC.

Senior Loan Officer, December 2007-January 2009 &

Rocky Mountain Mortgage Specialists, Inc.

Loan Officer, December 2002-November 2007

Provide mortgage information to prospect borrowers. Educate them through the process of purchasing a home and/or refinancing their loans. Take loan applications, including follow up for documentation required for processing in accordance to corporate policies and procedures. Educate and follow up with all parties through the entire mortgage origination process. Quote rates to the customers and follow through to ensure the loan is properly locked. Presentation of loan documents at the time of closing. Solicit mortgage loans from referral sources. Those sources include Realtors, existing clients, builders, and other networking avenues. Provide assistance in presentations and seminars with business partners. Participate in monthly open call radio talk show as well as TV Commercials. Develop business referrals through events e.g. Cinco de Mayo, Church Festivals, National Western Stock Show, etc. Provide training to new Loan Officers and Processors.

Skills

- Knowledge of Mortgage Federal and State laws and compliance requirements
- Prioritize workload and balance attention toward multiple projects
- Strong analytical skills
- Able to work independently as well as in a business environment
- Experience with multiple loan products (FHA, Conventional, Subprime)
- Fluent in both Spanish and English

Computer Skills

Empower, Encompass, Point, DU, LP, Fiserv, Microsoft Office, Excel, PowerPoint, Lotus Notes.

Licenses/Training/Education

- SAFE MLO Test-National Component with Uniform State Content, October 2014.
- Insurance Producer License, Property & Casualty, State of Colorado, September 2008-Present.
- Notary Public State of Colorado, June 2000-Present.
- 20 hours, Pre-License Mortgage Credit, Secure and Fair Enforcement (SAFE Act), April 2014.
- Property & Casualty and Common Law courses and Ethics, 2008, 2010, 2012 & 2014.
- Ongoing professional training include courses in sales, presentation skills, public speaking, mortgage Fraud, Underwriting, Securitization and insurance products.