

Christopher Petersen

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QUALIFICATIONS

An extensive mortgage servicing and due diligence background with established knowledge of foreclosure process, bankruptcy and mortgage default. The ability to supervise and lead a large group of team members and the ability to write and integrate policies and procedures. Forensic underwriting expertise including in depth audits ensuring compliance to agency and government underwriting guidelines. The ability to forecast margin and establish efficiencies to reach the margin goal within projects that gross over \$3 million yearly. I possess the experience to work with and grow new business lines and see them through to maximum profitability.

EMPLOYMENT

08/2015-Present Mortgage Consultant, American Financing Corporation

Responsible for originating residential mortgage loans. Work with the customer to design a loan program that fits their financial goals. Maintain compliance within Dodd Frank, TRID, RESPA, TILA, QM and ATR.

01/2015-08/2015 Associate Vice President, Client Services American Mortgage Consultants, LLC

Responsible for collaborating with business development unit on designing a new proprietary servicing compliance system. Research regulatory rules for mortgage servicers and write specific validation modules. Manage and oversee a team of credit risk underwriters responsible for guideline compliance of originated loans. Attend regular executive meetings and work with the head of production on assignment deadlines. Work closely with the new business sales team and communicate with clients on new business lines.

09/2012- 01/2015 Project Manager I, Allonhill/Stewart Lender Services

Manage more than 28 direct report employees across projects with gross revenues exceeding \$250,000 monthly. Put together and manage margin expectations for weekly and monthly goals. Ensure the team is working efficiently. Manage daily file flow, QA files including agency and government underwriting. Coordinate with QA team and ensure they are following company procedures. Put together reporting numbers to send to the client and executive team daily. Hold training and weekly meetings with the team to ensure they are up to date with any important product and guideline changes. Handle escalations and second level review as necessary. Track and manage production numbers from each team member. Ensure compliance within regulatory laws. Work with IT to develop and implement new system enhancements for oncoming clients. Work with the training department to put together step by step training for current and oncoming deals including securitization/transactional. Work with executive team to establish expectations for new business.

06/2012-09/2012 Analyst, Allonhill

Review origination files to ensure all proper documents are within the collateral package. Condition the file as needed and provide high quality results back to the client.

04/2012-05/2012 Review Analyst, Allonhill

Review Loan files to ensure proper compliance was adhered to by the client. Review all documents provided and reach an unbiased conclusion as to the outcome of the file being reviewed.

02/2011-03/2012 Recovery Manager, Statebridge Company, LLC

Started a new department within a new up and coming mortgage servicing company. Wrote the policies and procedures and maintained a high standard of customer service while adhering to government regulations, FDCPA, RESPA, etc. Handled escalated issues, attended team meetings and developed strategies to service portfolio of high risk loans. Manage Escrow discrepancies, foreclosure timelines and reviews as well as provide support to servicing specialists. Work closely with bankruptcy department on bankruptcy borrowers.

05/2010-10/2010 Mortgage Counselor, NACA

Guide members through the NACA program and underwrite member files to qualify them for a one of a kind mortgage product offered by NACA. Analyze financials including pay stubs, tax returns, bank statements, asset documents including 401K, IRA, profit sharing. Submit determinations to bank for funding.

02/2010-04/2010 Forensic Examiner, AllonHill

Audit previously underwritten files to ensure they were done within program guidelines and also to ensure that no fraud had taken place on the loan file at the time of origination. Make sure that servicing entity was adhering to proper government guidelines as set forth.

01/2008-11/2009 Loss Mitigation Specialist, Specialized Loan Servicing

Fully underwrite loan modifications including borrower financials, bank statements and alternative income source documents, establish repayment plans, process short sells, deed in lieu of foreclosure, partial reinstatements and full reinstatements. Adhere to strict servicing guidelines while providing a successful resolution that benefits both the borrower and the investor.

03/2007- 01/2008 Processing Manager, Generation Five, INC

Input loan data into loan origination software, obtain client verifications (I.E. Verification of Employment, Verification of Rent/Mortgage, Evidence of Insurance) Satisfy all loan conditions as determined by investor. Schedule loan for closing, verify accuracy of closing documents.

07/2005-03/2007 Owner/Executive Vice President, Clover Leaf Financial, LLC

Originate, Place and sell residential and small commercial loans with selected investors. Maintain operating records, calculate and hit projected budget numbers, establish solid investor and client relationships, develop marketing strategies, and hold monthly sales meetings

06/2005-04/2006 Account Executive, Wilmington Finance

Sell wholesale loan products to retail Mortgage Brokers and Lenders. Provide pricing exceptions and underwriting support.

12/04- 06/2005 Senior Mortgage Consultant, Service Mortgage Corporation

Originate, develop, and sell, process, close loans for clients. Cold calling, Agency fixed programs, ARMS, Interest Only, Buy Downs. The ability to work through and help guide the process and keep the Client informed and progress to closing.

EDUCATION

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| 1998-2003 | Dixie State College- St. George, Utah, Arapahoe Community College- Littleton, Colorado Basic law classes, Microsoft office, Business & Marketing, Psychology, Political Science |
| 08/2010 | PRO Schools- 20 Hour SAFE ACT education course |
| 08/2013-Present | Arizona State University- Working on bachelors in Political Science with a Minor in Psychology. |

Licensing

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| 06/2015 | Colorado Mortgage Loan originator License
NMLS Registered #339987
Bonded and Insured |
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