



**303-885-1957**

**Denver, CO**

**Deborah Lee Downs**

Experience:

My proficiencies include Excel, Microsoft, Outlook, Power Point and various accounting systems. I am well versed in managing budgets, experienced mortgage underwriter and analyst. I have a broad set of high level skills and am creative in managing new situations. I am very capable of interacting extensively with new systems and a great variety of persons or groups. I am able to make the job performance of the team seamless. Have knowledge of corporate philosophy and excel in this environment. My background includes finance, mortgage, real estate, construction management, retail, hotel and restaurant management, their finances as well as travel arrangements in the U.S. and abroad.

**August 2012 to Present: CSBT-Underwriter 1**

**March 2010 - August 2012: Allonhill, Examiner/Analyst**

I have the ability to multi task well under pressure. My duties have included verification of income documentation, tax returns, including the self employed. Resolution of title issues including, but not limited to vesting issues, child support liens, judgment liens, mechanic liens, and undisclosed lien re-conveyances. I am experienced at processing subordinations and payoffs, resolving appraisal disputes, executing closing actions to ensure a timely and effective closing process, including in depth knowledge of interstate compliance, I am experienced at maintaining a high level of customer service by being proactive in communication with customers, banking center associates, loan officers and Realtors. Multi state level experience w/ underwriting and closing issues. FHA and VA experienced and presently a certified Colorado Notary.

**October 2009- February 2010: Wells Fargo Bank NA Processor**

**January 2009-September 2009: JP Morgan Chase Processor**

**Washington Mutual Bank**

**March 2002 - January 2009**

**Processor/Senior Loan Coordinator**

Responsibilities:

Validating and verifying loan application information. Credit authority:\$750,000.00

This position included comparing application information to system input and analyzing supporting documentation. Duties include: Reviewing package for accuracy. Verifying and validating supporting income, asset and liability documentation. My responsibilities also included calculating and analyzing income structure (i.e. employment, tax returns, divorce decree, alimony) calculating and analyzing funds to close (i.e. VOD, gift money, IRA, 401 (k), sale of assets) HUD statement and reserves. Reviewing and verifying credit report (i.e. FICO, pay history, validate other debts) and other mortgage/real property owned (i.e. disposition of property, rental income). Reviewing files for compliance, notify originator and applicant of credit decisions within regulatory time frames: clearing and conveying titles, accurately documenting files. Have experience at multi state level, and experience w/ closing issues.

**Slifer, Smith and Frampton Real Estate, Vail CO Senior Administrative Real Estate Assistant**

**1998-2002****Responsibilities:**

Assistant to twelve top producing real estate agents in distinguished Beaver Creek.

This position included managing marketing activities, showing properties and holding open houses, listing updates, writing contracts, client communication managing files and updating as necessary.

Prior to 1998 I had a part ownership for five years in an historic hotel and restaurant. This ownership consisted of hands on management of kitchen and wait-staff , budgets, payroll, cleaning and landscaping crews. Prior to hospitality ownership my employment included management and buying for retail, management/employee of a domestic/international a travel agency.

Upon request I can make available the specific names, locations and references for any of the above mentioned.

**Skills:** Have a strong understanding of practices and regulations of mortgage lending and working knowledge of loan products. Excellent computer skills: word, excel, outlook, internet, data entry. I am very experienced in paying attention to details and have excellent customer service skills.

**Background:**

Finance, executive administration, due diligence, risk management, mortgage industry, lending, real estate, travel, retail, hotel and restaurant management.

Colorado State Notary