

Luanna Graham
20477 E. Dartmouth Drive
Aurora, CO 80013
720.982.8315 – Cell
720.328.3631 - Home

Passionate about helping others realize the great American Dream of Homeownership. Seeking an exciting and challenging position in the mortgage industry to offer my skills and knowledge, working with a progressive organization which offers exceptional opportunity for growth and advancement.

- Over 18 years in the Real Estate/Mortgage Lending arena
- Able to Identify the right prospective, qualify and close deals
- Enjoy working with First Time home-buyers
- Excellent Leadership Qualities
- Ability to learn product and services quickly
- Exceptional Customer Service Skills and Work Ethic
- Great Organizational Skills
- Self-starter

Work Experience:

Senior Mortgage Banker

3/1/2012 – Current Hancock Mortgage Partners, LLP , Colorado

Originate mortgage loans for borrowers purchasing and or refinancing residential property via Fannie Mae, Freddie Mac, FHA, VA and Down Payment Assistance programs. Collect and review appropriate documentation and information from applicants for submission to processing/underwriting. Manage pipeline for all loans originated and follow through to closing and complete required management reports. Attend closings as necessary. Communicate with applicants by providing timely updates and progress reports regarding loan status. Maintain high levels of customer service while managing each applicant's and support staff's expectations. Develop and maintain referral contacts (realtors, builders, professional and personal contacts). Keep abreast of Company's policies and procedures, loan products, processing, underwriting and general departmental guidelines and procedures.

Senior Mortgage Loan Officer

6/2010 – 1/30/2012 Pinnacle Mortgage Group, Lakewood , Colorado

Originate mortgage loans for borrowers regarding purchasing and or refinancing residential property via Fannie Mae, Freddie Mac, FHA and VA. Collect appropriate documentation and information from each applicant and review for completion of loan package in the time frame set by RESPA. Manage pipeline for all loans originated and follow through to closing and complete required management reports. Communicate with applicants by providing timely updates and progress reports regarding loan status. Maintain high levels of customer service while managing each applicant's and support staff's expectations. Attend and participate in all Consumer Lending meetings as required by management. Develop referral contacts (realtors, builders, professional and personal contacts). Maintain knowledge of Company's policies and procedures. Maintain knowledge of available loan products, processing procedures, and underwriting and general departmental guidelines. Follow defined protocol for escalation exceptions.

Mortgage Loan Officer

10/2009 – 6/2010 Castle and Cooke Mortgage, LLC, Greenwood Village, Colorado

Assist residential borrowers in purchasing and refinancing residential property via Fannie Mae, Freddie Mac, FHA and VA by collecting appropriate documentation and information from each applicant and delivering a loan package in the time frame set by RESPA. Manage pipeline for all loans originated and follow through to closing and complete required management reports. Communicate with applicants by providing timely updates and progress reports regarding loan status. Maintain high levels of

customer service while managing each applicant's and support staff's expectations. Develop referral contacts (realtors, builders, professional and personal contacts). Maintain knowledge of available loan products, processing, underwriting and general departmental procedures and guidelines.

Director of Operations

8/2008 – 9/2009 Strategic Alliance, LLC, Aurora, Colorado

Assist residential and commercial investors with purchasing of non-MLS, REO, and Short-sales properties by helping them to create capital as the market trends changed drastically. Our main goal was to provide an arena where we could marry cash investors to properties that were at 50 or less cents on the dollar. In addition, we ran a small mortgage company "Colorado Lending, LLC", to catch any backend dollars where an investor actually utilized traditional lending.

Customer Service Representative / Sales

4/2006 - 2/2008 Aurora Loan Services, Inc., Englewood, Colorado

Assist Mortgage Brokers and Account Executives via inbound calls with regards to Underwriting guidelines, pricing and scenarios, pipeline status. Instrumental in resolving issues and concerns regarding loan files, to get them to closing in a timely fashion. Liaison to underwriters in regards to resolution of guideline issues and outstanding documentation. Some loan origination via inbound calls through the call center. Close loans as needed during month end.

Closer

8/2003 - 4/2006 Aurora Loan Services, Englewood, Colorado

Coordinate closings with the brokers, processors, and title/closing agent to ensure accurate and timely closings. Verify employment 5 days prior to releasing the closing package. Follow-up with the title and funder to ensure the funds are available on time for the closing. Prepare 8 - 12 complete loan closing packages per day, following state, title and company guidelines (VA, FHA and Conventional).

Accountant

6/2002 - 8/2003 Design Lines, Inc., Englewood, CO

All aspects of accounting: Accounts payable and receivables, job costing, progress payments, change orders, ensuring timely payments of vendor invoices, expense vouchers, invoicing and maintaining accurate records and control reports. Review and analyze monthly A/P and A/R reports for accuracy. Research and resolve any issues regarding differences or variances in purchase orders, vendor invoices. Assist controller with Month end closing, quarterly and annual audits. Process year end 1099 statements, maintain vendor information, contractor taxpayer status information and required insurance's.

A/P Supervisor

6/2000 - 3/2002 Officescapes Scott Rice, Denver, CO

Responsible for all activities in the accounts payable function. Supervise a staff of three (3) A/P clerks. Ensure timely payments of vendor invoices and expense vouchers. Maintain accurate records and control reports. Review and analyze monthly A/P reports for accuracy. Research and resolve any issues regarding differences or variances in purchase orders, vendor invoices, delivery tickets and vendor statements. Assist controllers with quarterly and annual audits. Handle month end closing through G/L and process year end 1099 statements. Maintain vendor information, contractor taxpayer status information and required insurance's.

Accountant

6/1999 - 6/2000 Fantastic Media, Denver, Colorado

Manage weekly accounts payables for "The Official Fan Clubs, Star Trek and Star Wars", relating to inventoried controlled items utilizing MACS/GTS software. Invoice approval through verification of warehouse receiving tickets and purchase orders. Review monthly vendor statements. Research and reconcile vendor account balances, short shipments, price variances and other issues regarding accounts payables. Also, responsible for all A/P for general operating expenses, job cost accounting for magazines and catalogues, utilizing Great Plains Dynamics. Month end closing, through general ledger.

Quality Control Coordinator

4/1997 - 6/1999 Stewart Title of Denver, Denver, Colorado

Audit closing documentation as a result of residential real estate closings. Research unresolved issues surrounding closing documents, for prevention of future title insurance claims. Produce and issue Residential Title Insurance Policies. Assist with the coordination and structure of the QC department; implement standards and procedures, train and supervise four full-time persons. Liaison to managers of branch offices. Close real estate loans as necessary. *Licensed Colorado Insurance Producer "T".

Accountant Assistant

4/1995 - 4/1997 Bill Wall Homes, Inc., Aurora, Colorado

Bookkeeping and accounting for two major companies and three small sister companies. Process heavy accounts payable through job cost accounting, utilizing TOM 4D software. Liaison to banks for business transactions; transfers, investments, account balances, deposits, and construction loan draws. All aspects of payroll, payroll tax reporting and closing of month end through the general ledger. Implement and maintain employee benefit program, (i.e. health, life, and SERSEP plan). Prepare and submit new homeowner closing documents. Assist with the upgrade and training of the TOM4D software system.

Accountant Assistant/Office Manager

5/1994 - 5/1995 Westwind Management Group, Inc., Aurora, Colorado

Monthly accounts payable utilizing TOPS Property Management/Accounting software. Statement reconciliation for (32) Homeowner Association (HOA) accounts. Prepared and maintain monthly financial statements for HOA's. Analyzed and maintained investment reserve accounts for all associations. Liaison to various investment companies for tracking effectiveness of investments. Hire and terminate clerical staff. Instrumental with the implementation of TOPS software and training for all new and existing employees.

Office Manager

3/1991 - 5/1994 Jackson Builders, Inc., Denver, Colorado

All aspects of bookkeeping and accounting, A/P, A/R, payroll, corporate and payroll tax figuring and reporting. Structure all human resource activity. Hire and terminate all clerical staff. Supervise four full-time employees. Implement and maintain employee benefits program. Other duties include assisting estimator with pricing and presentations for outgoing bids and proposals, architectural supplemental instructions (ASI's), change orders, Request for Information (RFI's). Organize and maintain all company records and information. Achievement: Identified and retrieved a \$15.5K underpayment, from a two year major construction project through the City and County of Denver.

Engineering Aide

4/1987 - 6/1990 United Technologies Optical Systems, West Palm Beach, Florida

Maintained systems, which accumulated, documented and monitored financial data. Maintain and process sales/staff forecast analysis, for weekly, monthly and long range planning. Submit reports to superior as appropriate, which were utilized in the company Presidents monthly reports/presentations. Provided administrative support to technical group when such assistance consisted of coordinating and compiling data; calculating,

plotting, preparing graphs and diagrams.

Education

- Phoenix University, Aurora, Colorado
- University of West Florida, Pensacola, Florida
- CU at Denver, Auraria Campus, Colorado