

# Jennifer Robinson

## Mortgage Professional

Southfield, MI

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Authorized to work in the US for any employer

### WORK EXPERIENCE

#### **FHA/Conventional UW/Auditor Analyst**

Stewart Lending/Title - Farmington, MI - November 2014 to May 2015

FHA/Conventional UW/Auditor Analyst

- Reviewed Underwriters findings of closed loans (purchases/streamlines) from time period 2008-2012, in regards to compliance procedures and misrepresentation of HUD guidelines: FNMA, FHLMC, FHA/Conventional loans
- Reviewed non-performing loan files, performing risk analysis and reporting significant loan quality factors; identifying deficiencies, and initiated necessary action to mitigate losses
- Maintained sound knowledge of Freddie MAC guidelines, LP/DU/Total Scorecard/ guidelines and risk management tools used to decision Mortgage loans
- Identified transaction components indicating potential fraud and performed sufficient investigative work to resolve issues identified

#### **Customer Service Specialist**

Credit Technologies - Wixom, MI - January 2014 to October 2014

Verify, update and investigate various supplement requests for Mortgage Lenders/Brokers to expedite more successful closings

- Verify, update and investigate consumer credit data, mortgage, public records, judgments, credit inquiries, collection accounts and various supplement requests
- Effectively handle and assist with inbound calls from brokers on questions and provide tech support; demonstrate superior customer service; while offering various products and services
- Multi task with updating supplement requests, inbound calls, rush requests and same day processing requests as requested

#### **Conventional Mortgage Underwriter**

USFS - Troy, MI - December 2011 to October 2013

Analyzed final approvals and reviewed the entire loan file through verification processes, including adherence to multiple investor guidelines and compliance

- Underwrote conventional loan files to determine compliance with company, investor and guidelines, while maintaining company 1 day turn-time expectations and exceeding daily goals
- Ability to assess an individual's creditworthiness while adhering to all regulatory and compliance requirements
- Analyze credit, income, assets, Fannie Mae Desktop Underwriter (DU), (LP) and all pertinent disclosures to ensure guidelines are met, with accuracy and integrity
- Proven ability to multi-task, problem solve proactively, and prioritize workload, with meticulous attention to detail
- Ability to effectively communicate with brokers/internal staff departments; while maintaining high level of exceptional customer service to clients/brokers/internal staff

### **Loan Officer/NMLS**

CBC National Bank - West Bloomfield Township, MI - July 2011 to November 2011

Placed calls and received calls on an automatic dialer system to effectively take mortgage applications and offer loan scenarios to benefit customer

- Originated FHA/VA/Conventional Loans
- Processed loans, gathered pertinent documentation to submit full loan package

### **Loan Processor**

Michigan Mutual Inc - Southfield, MI - January 2011 to July 2011

Processed and reviewed FHA/VA/203k/Conventional loans prior to underwriting submission to ensure accuracy

- Processed wholesale and retail loans, verified LO license, verified DU findings, and credit reports
- Uploaded documents through paperless system: MERS reports, Identity reports, and calculated and input figures for Good Faith estimates
- Extensive follow up with brokers and Account Executives for complete loan packages for expedited closings

### **Title Review Analyst**

Quicken Loans/Title Source - Livonia, MI - January 2010 to October 2010

Reviewed and analyzed various title commitments for accuracy and resolve issues prior to closing

- Reviewed Vesting on title matched loan app, and removed paid judgments/liens from title
- Analyzed credit reports for pertinent information to clear/remove liens judgments
- Successfully accomplished and exceeded daily company goals of reviewing 90- 100 various title commitments
- Operated on Quicken paperless system, ATLAS and Lakewood systems

### **Mortgage Specialist**

Direct Loans America - December 2008 to December 2009

Successfully operated and functioned a remote loan originating position

- Originated FHA, Conventional and non-conventional loans
- Educated homebuyers/homeowners on credit repair and assisted in the complete loan process of refinancing and purchasing a home
- Worked closely with brokers, realtors processing and underwriting team to clear conditions and expedited successful closings
- Obtained/Built referral business for consistent future business relationships

### **Loan Processor/Loan Coordinator (Temporary Project Assignment)**

Real Estate One/John Adams Mortgage - Troy, MI - July 2008 to October 2008

Troy, MI 07/2008-10/2008

Loan Processor/Loan Coordinator (Temporary Project Assignment)

- Multi-tasked and prioritized several daily duties and assignments as requested
- Handled inbound customer, and brokers calls and concerns as well as resolving issues
- Processed conventional, non-conventional and FHA loans
- Processed loans and strived to exceed monthly goals for two loan officers while maintaining closing deadlines
- Organized and prepped new incoming files and input file into the system
- Communicated with listing agents, brokers, customers on file status
- Handled post-closing reviewed title and appraisals and various special assignments as assigned

## EDUCATION

Stewart University  
2015

USFS University  
2013

### **Bachelor of Business in Finance**

University of Detroit Mercy  
2012