

Jeryl Wells

REAL ESTATE FINANCE AND TAX PROFESSIONAL

Miami, FL

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- Performed analyses on wage, non-taxable, rental, self-employment, and all other income types for borrowers with Schedule C, 1065, 1120, and 1120-S tax returns at PennyMac Loan Services.
- Extensive experience in financial, credit and investment analysis. Well versed in individual and corporate tax law.
- Grew new business 30% by developing strategic partnerships with Commercial Mortgage Brokers and sourced and originated between \$1M and \$7.5M in multifamily wholesale commercial loans at Sabal Capital Partners.
- Employed Freddie Mac, Fannie Mae, Targeted Affordable Housing, Bridge, and CMBS commercial mortgage lending programs to close and fund \$50M in commercial real estate (CRE) loans.
- Introduced department- and company-wide efficiencies that lowered operating costs 20% and guided a team with a <2% audit finding error rate from external and internal audits at Bayview Loan Servicing.
- Successfully closed <30% of Silver Hill Financial's entire loan pipeline while managing transactions ranging from \$1M to \$2.5M and leading the process from pre-approval to closing.

Authorized to work in the US for any employer

Work Experience

Tax Preparer/ Tax Advisor (Seasonal)

Sole Proprietor/ C&R Tax Masters - Miami, FL

January 2010 to Present

- Completed Individual and Small Business Tax Returns.
- Provided tax consultations to taxpayers to assist with tax planning.
- Provided written and oral communication to clients relating to tax preparation services.
- Prepared and reviewed financial documents to ensure clients were provided with the best tax solutions.
- Ensured taxpayers received all available tax deductions and credits.
- PTIN and EFIN

Mortgage Loan Underwriter

PennyMac Home Loan Services - Westlake Village, CA

August 2020 to October 2022

- Completed conventional mortgage loan underwriting according to agency and investor guidelines for specific products and identified any potential issues with the loan review.
- Performed comprehensive reviews of AUS findings and validated AUS data used to execute credit decisions, addressing discrepancies between AUS and present data on income, asset, and valuation documentation.
- Executed income analyses on all income types, including wage, non-taxable, rental, and self-employment income for borrowers with Schedule C, 1065, 1120, and 1120-S tax returns.

- Evaluated mortgage applications, supporting credit, income/asset documentation, valuation reports, fraud reports, and contracts of sales to address inconsistencies and potential misrepresentations in loan files.
- Conducted asset reviews to ensure all assets used as the source of closing and reserve funds originated from acceptable and allowable sources.
- Thoroughly reviewed appraisal reports to ensure all investor and agency guidelines were met.

Commercial Loan Analyst

Sabal Capital Partners - Miami, FL

August 2019 to August 2020

- Originated loans and business within the commercial real estate capital markets while cultivating relationships throughout the commercial real estate community.
- Sourced and originated between \$1M and \$7.5M in multifamily wholesale commercial loans and grew new business 30% by developing strategic partnerships with Commercial Mortgage Brokers.
- Closed and funded \$50M in commercial real estate (CRE) loans through Freddie Mac, Fannie Mae, Targeted Affordable Housing, Bridge, and CMBS commercial mortgage lending programs.
- Analyzed property financials and credit documents while performing due diligence, created cash flow models and valuations, and prepared credit approval narratives.
- Completed comprehensive guarantor personal cash flow and credit analysis.
- Researched property-specific demographics and economic and market trends to support financial assumptions.

2nd Review Underwriting Manager

Bayview Loan Servicing - Coral Gables, FL

March 2014 to July 2019

- Led underwriting reviews while managing a team of senior and junior underwriters and 2nd Review quality analysts, developing KPIs and training processes.
- Guided a team with a <2% audit finding error rate from external and internal audits and introduced department- and company-wide efficiencies that lowered operating costs 20%.
- Reviewed the team's evaluations of mortgage loan documents and income and credit information, ensuring all documents adhered to relevant government, investor, and regulatory guidelines.
- Reduced processing times for closing, documentation, and reports 70% through collaboration with a robotic process automation (RPA) team to automate specific procedures.
- Managed approval and denial correspondence in compliance with all CFPB regulations and partnered with the business development team to create department reporting requirements.
- Created models to forecast staffing needs based on serviced loans and worked with HR to recruit needed staff.

Mortgage Underwriter

Bayview Loan Servicing - Coral Gables, FL

March 2010 to March 2014

- Completed underwriting for multiple loan programs by analyzing credit reports, personal/business tax returns, P&L statements, benefit income statements, W-2 wage income documents, and other pertinent financial data.
- Protected business and investor pools by analyzing and documenting loan data and credit risk analyses.
- Issued clear and detailed communications on credit decisions to production managers and loan processors and continuously monitored and followed all internal, investor, and regulatory guidelines.

- Collaborated with the asset management team to procure any additional required information for loss mitigation application decisions.

FHA Pre-Approval Underwriter

Bayview Loan Servicing - Coral Gables, FL
August 2008 to March 2010

- Managed a residential mortgage pipeline while working directly with borrowers to refinance FHA loans.
- Oversaw \$2M to \$5M and <35 units in residential mortgage loans annually and exceeded production goals of reviewed and analyzed loans by 30% each quarter.
- Completed pre-audit reviews and due diligence by analyzing loan applications and supporting documents, ensuring loan calculations (DTI, LTV) complied with FHA guidelines.
- Reviewed FHA appraisal reports to determine whether loan approvals required property updates and employed the Desktop Underwriter (DU) and Loan Prospector (LP) systems to manage borrower and loan data.

Senior Commercial Loan Transaction Analyst

Silver Hill Financial - Coral Gables, FL
January 2005 to July 2008

- Oversaw a commercial real estate loan pipeline of small-balance commercial loans and maintained relationships with mortgage brokers and correspondent lenders.
- Managed transactions ranging from \$1M to \$2.5M and led the process from pre-approval to closing, successfully closing <30% of the company's entire loan pipeline.
- Completed pre-underwriting services on commercial properties, including multifamily, light industrial, office, mobile home park, automotive services, and assisted living facility properties.
- Assessed customer risk by completing credit risk analyses and reviewing personal and corporate income tax returns, rent rolls, and P&L statements.
- Liaised between real estate analysts and commercial property appraisers on property appraisal reports and followed with mortgage brokers, real estate agents, title companies, and attorneys on documentation.
- Reviewed appraisal values and analyzed market sales, net operating income, and capitalization data.
- Trained transaction I/II/III employees on transaction analyst processes and procedures.

Education

Master of Public Administration in Finance

Florida Atlantic University - Boca Raton, FL

Bachelor of Science in Criminal Justice

Florida A&M University - Tallahassee, FL

Skills

- Data Analysis Skills
- Underwriting
- Credit Risk Analysis
- Income & Financial Analysis

- Team Management
- Process Improvement
- Project Management
- Mortgage Servicing
- Mortgage Origination
- Asset Management
- Tax experience
- Profit & loss
- Internal audits
- Fair Housing regulations
- Risk management

Links

<http://www.linkedin.com/in/jeryl-wells>

Certifications and Licenses

State of Florida Notary Public, Commission# HH 328770

January 2008 to November 2026