

Michelle Ornelas

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Personal Statement

I am seeking a position in the Mortgage Industry where I can bring immediate value and strengths while developing my current skills

Work Experience

Underwriter

(Dec-2010 - May-2012)

Wells Fargo Home Mortgage, Denver, CO

Analyze conventional loan application to determine eligibility

- review credit reports to verify credit score and payment history
- calculate qualifying income per tax returns, pay stubs and non-taxable earnings
- verify cash to close
- issue approval with conditions
- confirm title commitment, flood cert and homeowners insurance meet investor guidelines
- issue clearance to close

Underwriter

(Apr-2009 - Dec-2010)

Aurora Bank FSB, Littleton, CO

Analyze loan applications for the Home Modification Program

- underwrite credit, assets and income
- verify hardship
- negotiate new loan term, interest rate and fees with borrower's attorney
- file or release legal documentation with appropriate county of records

Certified Loan Processor

(Jul-2005 - Mar-2007)

DHI Mortgage, Lone Tree, CO

Process and underwrite builder, retail and refinance loans

- order title, hazard insurance, flood cert and mortgage insurance via third party vendor
- review credit, income and asset documentation to verify borrower meets investor requirements
- issue approval with conditions for files approved through LP and DU only
- request conditions required for final approval from Loan Officer and borrower
- prepare closing instructions for doc preparation of closing package
- signing authority based on conventional max loan limit

Sr. Loan Processor/Team Lead

(Apr-2004 - Jun-2005)

Cherry Creek Mortgage, Greenwood Village, CO

Process FHA and Conventional loans

- act as over flow Loan Processor
- audit closed loans prior to shipping file to investor
- work and gather suspense conditions required for purchasing
- prepare billing report to request payment for third party vendor
- supervise team of 6 Loan Processors
- assign new files, monitor turn times and production reports

Education

**Associate of Science Degree - Metropolitan State
College, Denver, CO**

(Jan-1997 - May-1999)

GPA: 2.7 Major in Business Management, minor in Accounting

Achievements

Received Certificate of completion from National Lending Service for the following courses. AUS Underwriting, Government processing and Analyzing Self Employed tax returns

References

References Available on Request