

Shatrece Jenkins

Senior Underwriter Manager - Owens Mortgage Professionals

McDonough, GA

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WORK EXPERIENCE

Senior Underwriter

Owens Mortgage Professionals - January 2012 to Present

Underwrite loans to conforming and non-conforming products according to FHA, FNMA/FHLMC and investors guidelines.

- Rejects loans by identifying and documenting deficiencies; report findings to the loan officer. Ranks risk by estimating degree of risk; noting any additional.
- Provides loan control information by collecting, analyzing, and summarizing data and trends. Accomplishes organization mission by completing related results as needed.
- Evaluated the subject property in addition to the financial strength and credit worthiness of the borrower(s), per FNMA/FHLMC guidelines.
- Examined, and recommended approval of customer applications for jumbo loans. Underwrote Residential loans, A Paper, TX Cash-out and HELOC products using automated and manual underwriting.

Senior Mortgage Underwriter

Bank of America - September 2011 to January 2012

Performed audits of mortgage servicing activities, identifying audit findings, and making recommendations to management via a daily metric.

- Reviewed loan documentation, exceptions, and files - individually or in aggregate, to determine if programs, processes, and documentation are in compliance with internal company requirements, insurer guidelines, investor requirements, and/or government regulations for Loss Mitigation and Servicing Solutions
 - Daily interactions with Foreclosure and Bankruptcy servicing departments, but may also cover one or more of the following areas: regulatory compliance, fraud, fair lending, and mortgage servicing in general.
 - Ensures corrective action on exceptions and problems identified, required data is accurately input, and proper procedures were followed.
 - Ensures identified risks and/or problems are clearly documented and interacts with the appropriate parties within Loss Control Technology Services Solutions Group for timely resolution
- Generates report which identifies and addresses areas of significant risk and evaluates overall effectiveness of operations. May also review such activities concurrently to assure quality, consistent application and performance

Senior Contract Underwriter

SunTrust Bank - August 2010 to March 2011

Provided contract-underwriting services for lenders of conforming and non-conforming products according to FNMA/FHLMC, and investor's guidelines.

- Strong knowledge of FNMA/FHLMC policies, procedures, and guidelines.
- Evaluated the subject property in addition to the financial strength and credit worthiness of the borrower(s), per FNMA/FHLMC guidelines. Signing authority of \$1,000,000.
- Approved and rejected loans within defined limit of authority.
- Responsible for underwriting a minimum of 5 file loan submissions per day.

- Maintained 24 hour underwriting turnaround.
- Evaluated and made credit decisions on mortgage loans within designated loan authority in addition to providing recommendations on loans outside of authority.
- Determined the levels of risk by analyzing credit reports, reviewed title and appraisals ensuring acceptability of collateral and acceptable lien position, calculated debt ratios and loan to value ratios based on file documentation.
- Maintained working knowledge of products, services and regulatory requirements.

Senior Underwriter

Owens Mortgage Professionals - July 2008 to July 2010

Underwrite loans to conforming and non-conforming products according to FNMA/FHLMC and investors guidelines.

- Rejects loans by identifying and documenting deficiencies; report findings to the loan officer. Ranks risk by estimating degree of risk; noting any additional.
- Provides loan control information by collecting, analyzing, and summarizing data and trends. Accomplishes organization mission by completing related results as needed.
- Evaluated the subject property in addition to the financial strength and credit worthiness of the borrower(s), per FNMA/FHLMC guidelines.
- Examined, and recommended approval of customer applications for jumbo loans. Underwrote Residential loans, A Paper, TX Cash-out and HELOC products using automated and manual underwriting.

Contract Underwriter

Wells Fargo Mortgage - March 2005 to June 2008

Level 4C Underwriting Lending Authority

- Utilized Auto track for due diligence to search public records occupancy misrepresentation and undisclosed mortgage.
- Searched LPSP for verification of SSN, identity match and owner of record as well as business.
- Evaluating all income documentation, review application, credit documentation, credit history, property valuation and other factors to determine risks of all loans.
- Assessed loan attributes and documentation for accuracy.
- Underwrote to Fannie Mae and Freddie Mac guidelines ensuring all state federal rules and regulations were adhered to and all files were properly documented.
- Exercised discretion and judgment on matters that have a financial impact.
- Knowledge of DU Desktop Underwriting, LP Loan Prospector and FNMA as well as manual underwriting.
- Reviewed appraisals to assess value on collateral.
- Perform underwriting analysis for new originated residential real estate loans.

Contract Underwriter

Norwest Mortgage - January 2001 to January 2005

Responsible for underwriting a minimum of 5 file loan submissions per day, conventional.

- Maintained 24 hour underwriting turnaround, responded to all voice mail messages.
- Utilized DU system for submission, signed off on loan conditions, maintained credit policies and guidelines.
- Evaluated and made credit decisions on sub-prime mortgage loans within designated loan authority in addition to providing recommendations on loans outside of authority.
- Determined the levels of risk by analyzing credit reports, reviewed title and appraisals ensuring acceptability of collateral and acceptable lien position, calculated debt ratios and loan to value ratios based on file documentation.
- Maintained working knowledge of products, services and regulatory requirements.
- Reviewed title and appraisal ensuring acceptability of collateral and acceptable lien position.

BUILDER REALTY SERVICES Inc. Atlanta, GA

- Positioned as an On-Site Agent with the responsibility of working directly with builders in the sales and marketing of new homes in the communities in which assigned.
- Weekly follow-up with prospects and return clients. Model home demonstration; providing prospects with a computerized financial statement regarding estimated down payments, interest rates and monthly mortgage payments; Weekly Sales, Traffic and construction reporting, Daily loan status follow-up and reporting.
- Managing inter-office responsibilities, which includes ordering plans and specifications, termite, surveys and plot plans.
- Maintaining and ordering design selections for spec/inventory homes, scheduling walk-through and closings with builder and homeowners

EDUCATION

Masters of Education and Reading

Mercer University

2011

Bachelor of Science in Early Childhood/ Special Education

Mercer University

2009

ADDITIONAL INFORMATION

- Over seven years of mortgage experience as a DE Underwriting, ranging from, DU Underwriting, Manual Underwriter for FHA, FNMA/FHLMC loan products to Compliance Administrator, Quality Assurance, and Auditor.
- Proven track record of accurately completing research, reporting information to management, and marketing support activities written demanding time frames.
- Highly focused, and results-oriented in a supporting complex, deadline driven operation: able to identify goals and priorities and resolve issues in initial stages.
- Knowledge of Microsoft Office Suite (Word, Excel, and Outlook) and Windows, typing speed of 50 wpm with complete accuracy. Expect knowledge of DU/LP, E-Magic
- Approachable with the demonstrated ability to train, coach and mentor.
- Ability to achieve to the schedule demands of a dynamic, business environment often requiring schedule flexibility in a 7-days work week.
- Integrity and the ability to handle sensitive information and maintain confidentially
- Proactively anticipates situations, develops proposals, and positive solutions.
- Identify transaction components that indicate a potential for fraud and perform sufficient investigative work.
- DE certification achieved.