

Steven Treloar

Sr. Mortgage Underwriter - JP Morgan and Chase

Clermont, FL

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Hands on Sr. Underwriter and manager with 14 years of demonstrated operations and production Management within the mortgage industry including Loss Mitigation. Team player with proven ability to manage and present deliverable deadlines. Creative problem solving professional with exceptional written and oral communication skills in English.

I have always been an active member in my community. Over the last 17 years I have volunteered my time to coach youth sports. I have helped numerous children stay on the right track not just by coaching their athletic skills, but mentoring them as well. I believe that through hard work, discipline, dedication and respect, the sky is the limit to what our children can achieve. Several kids that I coached were able to take the skills I instilled in them to high school. They were then able to obtain scholarships into division 1 schools. I have also been involved in youth cheer competitions as well as serving on the board as the Athletic Director. I feel it is very important to give back to the community we live in to better our future.

Authorized to work in the US for any employer

WORK EXPERIENCE

Sr. Mortgage Underwriter

JP Morgan and Chase - Tampa, FL - January 2011 to Present

Constant focus on customer service and all process flows that lead to delivering best in class service. Monitors adherence to all prescribed metrics of performance which include but are not limited to customer satisfaction, cycle times, productivity goals, and pipeline management. Ensure a high level of quality loan decision is delivered quickly and efficiently. Ensure administrative and operations compliance with regulatory requirements and upholds Fair Lending Practices, as well as JPMorgan Chase credit policies and underwriting procedures. Hold the highest underwriter decision authority and certification eligibility and may be called upon to evaluate complex underwriting files, approving, declining, suspending or recommending alternatives for files within my authority. Work with external vendors as a subject matter expert in relation to underwriting practices. Maintain knowledge of current industry practices and trends identifies opportunities for improvement of established practices and customer satisfaction and maintains knowledge of internal lending programs and appraisal processes as well as external real estate market conditions.

Successful measurable experience in processing and underwriting FHA, VA, USDA, FNMA/FHLMC and Non-GSE loans coupled with preparing modifications for the Home Affordable Modification Program (HAMP). Well versed in waterfall guidelines regarding default, imminent defaults, short sales and alternative modifications. Complete signing authority and practical experience in preparing and conducting mediation hearings and court appearances for the Bank/Mortgage Company. Responsible for negotiating from cradle to grave the completion of modifications, stipulation and repayment plans for private and GSE investor loans. Over 14 years of experience in analyzing mortgage files, evaluate borrower's financials, profit and loss statements and tax returns to determine if borrowers qualify for modification or origination mortgage programs.

Team Lead/ Resolution Specialist/ Sr. Q.C Underwriter

The Clayton Group - Tampa, FL - March 2005 to November 2010

Evaluate borrower credit history, collateral, and ability to pay after a loan has been closed by the initial lender and made available for sale as part of a securitized loan portfolio to financial institutions in the secondary market. Identify each similarity and difference between negative amortization, reverse amortization, adjustable rate, and fixed rate products. Confirm whether or not each previously closed loan complies with state and federal statutes. Determine whether or not previously closed loans adhere to guidelines prescribed by the initial lender and whether or not previously closed loans adhere to the guidelines for purchase proposed by potential investors. Determine the magnitude of variation between the actual value of an individual home loan and the value of the home loan proposed by the initial lender.

Sales Manager/Loan Consultant Trainer- Remote

Apex Mortgage - Tampa, FL - January 2004 to October 2009

Develop referral contacts (realtors, builders, professional and personal contacts).

Maintain knowledge of available loan products, processing procedures, and underwriting and general departmental guidelines. Follow defined protocol for escalation exceptions.

Take applicant applications by completing Fannie Mae form 1003 on the laptop.

Utilize the laptop for communication and access of daily rates, applicant credit reports, Loan Prospector responses and transmitting the loan to LOMAS. Collect appropriate documentation from each applicant and deliver loan package in the time frames set by management.

Manage pipeline for all originated loans through closing and complete required management reports.

Communicate with branches and/or applicants of providing timely updates and progress reports.

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.

Residential Redevelopment Counselor

CITY OF TAMPA- HOUSING AND COMMUNITY DEVELOPMENT - Tampa, FL - January 2000 to December 2003

Performed housing assistance acquisition and relocation program and counseling tasks to establish Eligibility for various programs utilizing underwriting criteria requiring knowledge of credit and basic Real estate practices, solid knowledge of mortgage origination and laws, and the ability to determine Capacity to repay.

Researched and prepare legal documents, develop recommendations as to just compensation, and Provide guidance to lower level personnel.

Processed loans and grants applications and are responsible for expenditure of loan funds and Oversight of escrow accounts utilizing appropriate accounting procedures.

Maintained and reviewed financial records coordinate activities with other agencies and provide Direct service to individuals in need of housing assistance.

Prepared and submitted applications for governmental housing assistance; orders and analyzes Appraisals as well as surveys and title reports.

Ascertain clear title through consultation with attorneys, contacting previous owners, acquiring quitclaim deeds, and negotiating discounts on liens and judgments; Prepared mortgages, satisfactions, promissory notes, and affidavits; conducts loan settlements,

Mortgage payoffs, and closeouts. Receives, records, and disburses loan and grant proceeds; maintains records of activities.

Collateral Underwriter

AUS, LP - 2000 to 2000

Software/Databases: MS Office, MS Word, MS Excel, MS Power Point, MS Access, MS Outlook

Operating Systems: MS Windows, Zippy, Collateral Underwriter, AUS, LP, Encompass, Lender live

Methodologies: Effective Listening, Problem Solving, Data Integrity/ Management, Quality Control

Others: Geniuses 2000, Calyx, LP, DU, Lois, Empower, GMAC FNMA and FHLMC, Mortgage Underwriting, Condominium Project Underwriting, FHA project approval, PERS FNMA projects approval

EDUCATION

Associated

Hillsborough Community College Tampa - Tampa, FL

1995 to 1998

Adison High School - Los Angeles, CA

1993

SKILLS

Lending & Underwriting Guidelines (10+ years), Credit & Income Analysis (10+ years), Cash-Flow Analysis (10+ years), Risk Assessment (10+ years), Loan-to-Value Ratios (10+ years), Debt-to-Income Ratios (10+ years), Conventional & Government Mortgages (FNMA, FHLMC, (10+ years), Conforming & Nonconforming Loans (10+ years), Loan Closing, Funding & Documentation (5 years)