

Vincent Brooks

Site Quality Consultant Consumer Loan Underwriter III

Rochester, NY

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To obtain a full-time position that would enhance team-working skills and create opportunities for networking and advancement.

Authorized to work in the US for any employer

WORK EXPERIENCE

Site Quality Consultant Consumer Loan Underwriter III

Wells Fargo Home Mortgage - October 2010 to July 2015

Responsible for auditing lending decisions and data integrity on a wide range of products, providing ongoing feedback. Responsible for reviewing, analyzing, and re-underwriting high risk, unusual or complex individual consumer requests and products within company and industry guidelines. Functions included reviewing financial statements, appraisals, credit reports, and applicable ratios (i.e. Debt ratios, loan-to-value); evaluating; examining transactions to ensure accuracy and completeness; preparing formal reports for review; ensuring that documents are consistent and uphold to company and industry guidelines; implementing fraud detection techniques, performing compliance reviews; assisting with re-negotiations of loans based on lending guidelines; contacting partners to gather information to make appropriate decisions. Provided work direction and/or training to team members. Utilized strong written and verbal communication skills. Auditing High Risk Transactions and Layered Risk Transactions. Targeted reviews FHA transactions decisioner file audits including full review of HUD appraisals documented and reported in RUA website Quality reviews as needed. Deficiency tracking, trending transactional support tracking, and trending for loan quality and process improvement.

203k Consumer Loan Underwriter II/Processor

Wells Fargo Home Mortgage - Rochester, NY - July 2007 to October 2010

Responsible for underwriting/decisioning of Convention and FHA 203k renovation mortgage loan applications. Areas of responsibility included: Maintaining a high level of customer service through proactive communication with external and internal customers, including vendors. File case load management, responsible for reviewing, analyzing, and underwriting high risk, unusual or complex individual consumer requests and products within company and industry guidelines.

Working in a team environment in an effort to achieve business and volume goals. Reviewing financial statements, appraisals, credit reports, and applicable ratios (i.e. Debt ratios, loan-to-value); evaluating; examining transactions to ensure accuracy and completeness; ensuring that documents are consistent and uphold to company and industry guidelines;

Ensuring loan quality through data integrity and risk management. Assisting co-workers with their workload when possible.

Other duties and projects as assigned. Contacted customers, contractors and/or partners to gather information to make appropriate decisions, explain rationale behind credit decision

Loan Officer

JPMorgan Chase Home Equity - Rochester, NY - January 2003 to May 2003

Solicited mortgage loans from referral sources. Sources included, but are not limited to, Realtors, builders and other networking avenues, took complete applications for mortgage loans, including follow-up for

documentation required for processing in accordance with corporate policies and procedures, kept all parties to the transaction informed as to status of application, set the Customers' / sources expectations and educated them on the entire mortgage origination process and quoted rates to the customers and followed through to ensure the loan is properly locked. Complied with all Federal and State compliance policies and adhere to all HMDA requirements. Used strong communication skills and gained LP/DU experience. Reviewed complex files, identified potential problems with loan applications and arrived at workable solutions prior to submission to processing. Managed pipeline, including updating borrowers and builders on status of loan. Watch for and prevent pipeline fallout and quote rate to pipeline floats. Assisted in staffing realtor/builder open houses and trade shows.

Direct to Consumer Mortgage Underwriter/Closer

JPMorgan Chase Home Equity - Rochester, NY - May 2000 to 2003

May 2003- July 2006

- Ensured the prompt, accurate credit decisions, contract review and compliance. Participated in the development and implementation of efficient and effective loan application, loan processing and loan closing workflow processes. Ensured consistent application of standards established within the loan policy. Worked with loan sources to manage volume and quality within target goals. Proactive involvement in the preparation, review and presentation of direct or indirect bank marketing programs. Kept informed of current loan rates, various financing programs and their characteristics. Responsible for assuring that all relevant operating and compliance policies and practices are properly performed. Participated in the servicing of new or existing dealers to retain or generate new relationships. Applied knowledge of automated approval systems, scoring systems and techniques to the consumer underwriting process. Assisted in the training and/or orientation of junior lenders/management trainees.

Upheld fair lending practices of JPMorgan Chase. Met goals for productivity, quality and customer satisfaction

EDUCATION

Engineering, Business Management

Rochester Institute of Technology - Rochester, NY

SKILLS

203k consumer loan underwriter and auditing (8 years)