

ELIZABETH WARNER

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Objective: To utilize my skills and experience to obtain an Underwriter position.

SKILLS

- Self-sufficient multi-tasker
- Positive attitude/good decision making
- Prompt replies for production
- Excellent quality and production
- Diligent team player
- Excellent work ethic
- Available for overtime
- Superior organizing skills/pipeline
- Embraces tasks and projects

EXPERIENCE

- Complex income/asset review
- Credit review
- Manual underwriting skills
- Review loans for potential risks
- Evaluates acceptability of loan to investors
- Assembles documents in loan file, including acceptance or denial, and moves loan to closing
- Ensures that company, federal, and state requirements are met throughout the underwriting process
- 1-4 Unit / Condo & CoOp Review
- Applies investor guidelines with company overview
- DU/LP/MI
- Recommends approval or rejection of loan applications; if recommending rejection, escalates loan for a second review
- Communicates decisions to loan officers and processors

2/2016 – 4/2018

DE UNDERWRITER, FREEDOM MORTGAGE

100% quality with high production

1/2009 – 12/2015

UNDERWRITER #(2), JP MORGAN CHASE

\$750,000 1st \$250,000

Top 10% ranking

10/2007 – 12/2008

DE UNDERWRITER (SR), LENDMOR MORTGAGE BANKERS

EDUCATION

PARALEGAL CERTIFICATION, COLLEGE OF STATEN ISLAND CUNY

