LAUREN TORRES
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Actively seeking a position as a
MORTGAGE UNDERWRITER
with a fantastic company which needs a qualified individual with demonstrated experience in underwriting, processing, accounting, problem-solving services, customer service and management, financial, ...accompanied with initiatives, multi-tasking skills and drives to exceed corporate objectives.

SUMMARY OF QUALIFICATIONS

Proven expertise in client relationship management; provide finest-quality client service through diligent responsiveness and thorough follow-up
Possess strong credit knowledge in first mortgage, auto and home equity
Experience reviewing credit reports and rendering appropriate credit decisions while exercising sound judgment
Confidently displays and shares underwriting knowledge; maintains excellent accuracy and quality
Talent for understanding market trends; drive business growth through aggressive initiatives that result in increased revenue growth
Identify, establish, and manage strategic relationships to leverage significant long term business opportunities
Effectively convey intricate loan and sales presentations and training
Ensures compliance with all Bank, Investor, and regulatory requirements
Successfully build and maintain key corporate relationships
Mentor employees by offering peer coaching and resolve employee procedural errors
Assisted in training and development of training material
Computer literate: Proficient with Pacer, Lexis Nexis, Auto Pro, Portal, MFP HLS, Outlook, Credit Revue (CMSI), Session A and B (IMS), Metro 121, Image, Loan Origination System / Unifi, Power Manager, MS Access, MS Excel, MS PowerPoint, MS Word, and Desktop Underwriting.

CAREER HIGHLIGHTS

Strategic Planning
Able to introduce systems and referral strategies that build revenues, boost productivity, enhance customer service and strengthen performance
Blend management skill and business strategy to ensure short- and long-term goals are met
Spearhead creation of system to centralize tracking, callbacks, referral comments and reporting

Customer Relationship Management
Proven record of providing high-quality customer service and utilizing skills in oral presentation of complex materials to diverse groups

Process and Performance Optimization
Consistent contributions to bottom-line efficiency, performance, process and profit improvements
Assisted in the development of standard operating procedures
Designed and implemented a time allocation database log to increase efficiencies
Mentor employees and offer peer coaching to resolve errors and streamline operations

Sales and Sales Management
Adept in marketing loan products resulting in increased market share
Effective and efficient in leading and working with all ages and levels

Underwriting and Loan Processing
Achieved a First Mortgage lending authorizing up to $417,000 conforming and VA and $250,000 for home equity loans
Gained consumer lending authorizing up to $50,000
Established reputation in administering home equity loan and auto loan applications
Attained auto value assessment experience (knowledge of NADA/Kelly Blue Book)

CAREER OVERVIEW

MORTGAGE PROCESSOR /CONTRACT TO HIRE: LEADING EDGE PERSONNEL / JEFFERSON BANK 06/2010 - PRESENT

MORTGAGE PROCESSOR II: USAA FEDERAL SAVINGS BANK 04/2009 - 06/2010
Provided service to members, realtors, title companies and attorneys by responding to routine to moderately complex telephone inquiries to complete loan requests
Complied with all bank, investor and regulatory requirements
Successfully worked in a fast paced environment and under heavy deadlines
Managed an assigned pipeline of all conventional and VA mortgages
Performed a variety of loan documentation duties on moderately complex loans, using comprehensive knowledge of policies and procedures for loan products. Functions include: processing; closing and compliance for loan products; interpreting policies while analyzing and underwriting the applicant, property and documentation; ordering all required verifications, documentation and subsequent follow ups
Negotiated and determined viable solutions to make deals work while balancing high credit quality

MORTGAGE PROCESSOR /CONTRACT TO HIRE: SAPPHIRE TECHNOLOGIES / USAA 01/2009 - 04/2009

CREDIT ANALYST: CITIFINANCIAL AUTO 06/2007 - 12/2008
Responsible for the timely review of loan applications and decision loans based on loan authority matrix and company guidelines while remaining consistent with system generated score
Defined loan stipulations and worked with Loan Processors to obtain proper documentation
Worked with Buyer to communicate deal approval or rejection to dealer and restructure loan decisions based on customer information
Worked directly with Credit Investigator to coordinate direct investigation for up-front due diligence
Succeeded building and managing a $34 Million portfolio within less than a year and a half period
Performed dependability in booking on average $2 Million per month, and underwriting on average 100 applications per day
Effectively increased approval and condition/counter rate by 60%; including achieving a 31+ Delinquency Percentage 3.7% and 61+ Delinquency Percentage 1.9%

BANK INTERNET SPECIALIST/ORIGINATIONS COUNSELOR: USAA FEDERAL SAVINGS BANK 01/2000 - 05/2007
Handled telephone inquiries from borrowers, reviewed account information and initiated appropriate actions
Played a key role in managing and maintaining mortgage and home equity loan appl

ication workflow
Originated, underwrote, processed and closed first mortgage and home equity loans
Familiar with the following products: Conventional, VA, Purchase Money 2nd loans, Convenience Line of Credits and Equity loans to include Fixed, Line of Credit, Home Improvement and Texas Line of Credit, Texas Fixed, Texas Home Improvement Loans and Bridge Loans
Accountable in approving loans within authorized limits
Prepared and presented recommendations to Loan Committee for exception loans
Communicated with the consumer lending staff and Member Service Representatives; and ensured quality member service
Responsible for proactively soliciting business and conducting sales-related activities in order to meet specific loan volume origination goals

PROFESSIONAL EDUCATION

Currently pursuing a B.B.A. in Accounting:
University of the Incarnate Word San Antonio, TX / Expected Graduation Date: December 2011