

**Offering Extensive, Industry-Wide Experience in Retail and Wholesale Lending;
Both Front Line Responsibility and Back-Office Management Support.**

Experience

7/2002 - Present

LoanGetters Processing, Inc., Boca Raton, FL

Owner/Operator

Full service contract processing of FHA, VA, FNMA, FHLMC conforming and nonconforming loans, niche and sub-prime included.

7/2001 - 10/2002

U.S. Mortgage Corporation (f/k/a Mortgage Bankers Service Corp.), Coral Springs, FL

Underwriter/Assistant Operations Manager

Underwriting of FNMA and FHLMC conforming and nonconforming loan applications, both agency and sub-prime, to underwriting guideline. Monitor processing and assign work flow. Administer FHA Connection, Loan Prospector and Desktop Underwriter applications.

6/1999 - 6/2001

Alpine Financial and Mortgage Services, Inc., Coral Springs, FL

Processing Manager/Underwriter

Monitor processing and workflow. Underwrite all files prior to investor submission. Coordinate conditions clearance and closing of all files. Report weekly to management on loan pipeline.

11/1996 - 5/1999

Bennett Home Mortgage, Coral Springs, FL

Sr. Processor/Closer

Opening, processing, pre-underwriting and closing of all loan types. Oversee compliance, quality control, and post closing. Administrative duties.

3/1993 - 11/1996

Mortgage Bankers Service Corp., Coral Springs, FL

Senior Processor

Opening and processing of all agency and sub-prime loans. Post closing as required. Assist in pre-underwriting overflow. Administrative duties. Assisted in licensing conversion from broker to correspondent to licensed FNMA direct lender.

8/1986 - 7/1992

Long Island Savings Bank, Melville, NY

Assistant Mortgage Loan Officer (similar to staff AVP, not an originator)

Procedures and special projects. Management Liaison between Mortgage Originations and all other departments. Researched and wrote departmental disaster recovery plan.

6/1981 - 7/1986

The Greenpoint Savings Bank, Flushing, NY

Mortgage Tracking Supervisor

Oversee in-house automated processing system. Assist in pool preparation for FNMA purchases. Report monthly to Sr. Management.

Certifications

American Management Association: FNMA Underwriting, Credit Analysis, Property Appraisal, Budget Preparation, Project Management, Employee Supervision I, II and III, Assertiveness Training for Women in Business, Basic Computer Programming and Network Administration, FHA Underwriting, Income Analysis, Fraud Awareness and Detection, RESPA Compliance.

Additional Information

Typing 80 WPM, in-depth knowledge of Windows, MS Office Suite applications, Lotus and Excel spreadsheet applications, LP, DO, DU, Calyx Point, Mortgage Ware and Provantedge processing systems. Extensive computer related technical and hardware experience, including software and peripheral installation.

References

Furnished upon request.