

RESUME

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Rockledge, Florida 32955

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Bernidine Franklin

Employment History:

Home solution Lenders, Inc
Bartow, Fl

March 2020-Current

- Pre-underwrite, final underwrite and clear to close all loans in pipeline
- Underwrite all other loans based on investor guidelines ie, Conventional; FHA, VA, USDA, Bond, all types of refinances. Down Payment assistance program with County.
- SAR and Direct Endorsement Certifications for government programs.
- Review Appraisals, Title commitments and surveys. Attorney documents, ie POA, Trust, Amortization schedules
- Daily pipeline management
- Understand underwriting policies and procedures, including investor guidelines and regulatory updates.
- Attend annual training when necessary
- Regular verbal and written communication skills that possess a high degree of attention to detail.
- Consult with Managers, Loan Officer's and Loan Processor's daily providing assistance in reviewing guidelines and procedures.

Mortgage Underwriter, Morgan Financial
Rockledge, Fl

April 2018-March 2020

- Disclose and re-disclose loans for conventional and VA loans.
- Performed compliance and HMDA reviews when necessary
- SAR and Direct Endorsement certifications
- Pre-underwrite all loans in pipeline
- Pipeline Management
- Prepare loans for 10 day clear to close
Follow up with signed disclosures sent to borrowers
- Download and review appraisals and request SSR's for approval
- Train others when necessary
- Attend training and constantly research and review guidelines
- Clear any deficiencies from investor

- Maintain weekly reports and provide updates

Mortgage Underwriter, Dyer Mortgage/DBA PRMI
Melbourne, FL

September/2015-April 2018

- Underwrite all other loans based on investor guidelines, Conventional; FHA, VA
- SAR and Direct Endorsement certifications
- Review appraisals and issue LNOV's
- Understand underwriting policies and procedures, including investor guidelines and regulatory updates.
- Clear deficiencies when necessary
- Daily pipeline management
- Assist with post-closing to assure salability to investors when necessary.
- Attended underwriting training internal and external travel

Mortgage Underwriter, Guaranty/Shelter Mortgage
Melbourne, Florida

June/2012 – September 2015

- Direct Endorsement Certification with FHA, SAR & VA Certifications and down payment assistant programs
- Underwrite all other loans based on investor guidelines such as, Bond and REO and USDA properties. Special MOD team to underwrite CP loans and modify.
- Consolidate Fees on Hud-1 Prior to issuing a Clear to Close for closing
- Great time management and organizational skills to prioritize multiple objectives to achieve volume goals.
- Assist with post- closing to assure salability to investors when necessary.
- Thorough understanding of underwriting policies and procedures, including investor guidelines and regulatory updates.
- Regular verbal and written communication skills that possess a high degree of attention to detail.
- Consult with Loan Officer's and Loan Processor's daily providing assistance in reviewing guidelines and procedures.

Mortgage Loan Processor/Mortgage Loan Underwriter, Wells Fargo Home Mortgage

Melbourne, Florida

December 2008 – June 2012

- Process and underwrite loans for conforming, non-conforming, FHA and VA.
- Handled all deficiencies and maintained necessary reports for corporate.
- Reviewed loan applications for accuracy and maintained training for loan officers when necessary.
- Closing Team manager for Melbourne Branch office. Ensure target projections
- Provided work direction and/or training to lower level team members
- Contact customers and partners to gather information to make appropriate decisions.
- Assisting with re-negotiations of loans based on lending guidelines and procedures.
- Work with all County down payment assistance programs, ie Orange and Brevard County

Regional Underwriter /Trainer, Countrywide Home Loans, Inc,

Viera, Florida

October 2002 – Nov 2008

- Mortgage Underwriter for all loan programs
- Analyzed new loans and reviewed conditions received.
- Down payment assistance program (Community Housing Initiative)
- Assured the sale-ability of closed loans, cleared deficiencies required by investor and balanced risk management responsibilities to maximize lending opportunities
- Provided training for new hires (loan officers and processors) in the operations area for 8 branches. Identified various loan types based upon client needs.
- Float throughout the region to assist processors, closers, Operations managers when necessary. Frequent traveled throughout State of Florida.
- Branch operations manager from 12/1996 – 4/2000 directed and managed day-to-day operations. Ensured employees complied with established policies, procedures and regulations.

Sr. Underwriter & Loan Auditor, Space Coast Credit Union
Melbourne, Florida

April 2000 – Oct 2002

- Underwriter for credit union for all loan programs
- Work with Community Housing Initiative
- Trained processors, loan officers and closers
- Reviewed and audited files for salability
- Worked with upper level management to maintain portfolio products.
- Created policies and procedures.

Education

1976 – Brevard Community College

1999 – Underwriting Academy

2000 – FHA/DE Training

2000 – Desktop Underwriting Training, FNMA

2003-2004 VA LAPP and Underwriter

References

Available upon request