

Ingrid J. Someone

21 W. Mount Royal Ave. Baltimore, MD 21201 | (xxx)-xxx-xxx|ingrid.someone@ubalt.edu

SUMMARY

Competent and knowledgeable Mortgage Loan Officer with 10 years' experience in financial and lending offices and mortgage disclosure regulations. Employs a critical eye toward document details while working exceptionally well in fast-paced environments driven by tight deadlines and provides excellent customer service throughout the loan origination process.

CORE QUALIFICATIONS

- FNMA, FHA, and VA Knowledge
- Regulatory Compliance
- Financial Data Processing
- Financial Research/ Planning
- Accounting/Banking Principles
- PC/ MAC Proficient

ACCOMPLISHMENTS

- Originated 29 loans for 7.4M in a month as loan officer assistant
- Closed 13 loans for 3.7M in a month as loan officer assistant
- Obtained NMLS License for Mortgage Loan Origination in Maryland
- Coordinated Marketing and Sponsorship projects.

SKILLS

Loan Officer Software: FiSERV, EasyLender, NetOxygen, Calyx Point, FICS, Encompass, Credco, Kroll Factual Data
Technical: Adobe

EXPERIENCE

S3 Shared Services CUSO, Baltimore, MD

08/2016-06/2017

Mortgage Loan Officer

- Processed Purchase, Refinance, FHA and Conventional loans for credit union members.
- Ensured accurate and timely loan processing through efficient compilation of borrowers information and documents.
- Managed clients' file of loan documentation from pre-approval through closing.
- Verified borrower's financial data for accuracy and underwriting.
- Maintained HMDA data and conducted post-closing tasks.
- Ordered and reviewed title, appraisal, and flood reports; verified assets, deposits, and employment.
- Analyzed tax returns, business returns, and court documents.

Mariner Finance, Baltimore, MD

03/2016-08/2016

Loan Officer Assistant

- Reviewed, identified, and resolved problems with loan applications.
- Facilitated the application process by initiating pre-qualification inquiry calls and reviewing resulting data with Mortgage Loan Officer.
- Conducted loan portfolios regarding credit quality and administration, and portfolio performance.
- Investigated applicant's financial status, credit, and property evaluation.

Cohn Reznick, Baltimore, MD

12/2015-03/2016

Financial Statement Analyst (Seasonal)

- Processed, formatted and analyzed financial statements for account managers.
- Compiled and arranged data for client account balance sheets, cash flows and equity/deficit statements.
- Prepared final draft of statements with notes for the audit team.

Ingrid J. Someone

-2-

Kelly Insurance and Associates Group, Sparks, MD

07/2015-10/2016

Marketing Coordinator (Temp)

- Executed company's corporate sponsorship activities.
- Coordinated set-up for corporate meetings and special events.
- Led research projects for presentations to upper and executive management teams.
- Served as liaison between the corporate communications design team, vendors, outside organizations and various other marketing project related duties.

Mortgage Loan Officer, Inc. Baltimore, MD

03/2010-01/2014

Loan Officer Assistant

- Assisted senior-level credit officers with complex loan applications.
- Adhered to all federal and state compliance guidelines relative to retail mortgage lending.
- Interviewed an average of 30 mortgage loan applicants per month.
- Performed daily maintenance of the loan applicant database.
- Examined applicants' financial status, credit and property evaluation to determine feasibility of granting loan.
- Determined appropriate rate locks, issuance of disclosures, overage and underage waivers and fee waivers.

Wells Fargo Home Mortgage, Columbia, MD

07/2009-02/2010

Loan Modification Processor (Temp)

- Restructured mortgage loans to prevent foreclosures.
- Collaborated with customers to set-up payment plans to avoid foreclosure with loan modification, HARP programs, and short-sale strategies.

Maple Life Financial, Bethesda, MD

10/2008-06/2009

Transactional Analyst

- Reconciled life insurance settlements.
- Transacted and funded settlement proceeds to and from various banking institutions for all parties.
- Processed documentation for client medical reports and correspondence with insurance companies.

EDUCATION

The University of Baltimore, Baltimore, MD

Bachelor of Arts, History

CERTIFICATIONS

CUNA's Professional Development, Kensington, MD

Mortgage Underwriter Training