

AVA N. ALLEN

Mortgage Loan Officer

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☎ (123) 456-7890

📍 New York, NY

🌐 [LinkedIn](#)

WORK EXPERIENCE

Mortgage Loan Officer

[JPMorgan Chase](#)

📅 2019 - current

📍 New York, NY

- Achieved an average monthly loan volume of \$9M, surpassing sales targets by 19%.
- Utilized Encompass to efficiently process 32+ monthly loan applications and reduced turnaround time for borrowers by 27%.
- Leveraged Salesforce to nurture 46+ qualified leads monthly and *increased loan applications by 51%*.
- Engaged in networking events to expand the client base, which *grew the referral business by 24%*.

Mortgage Loan Closer

[Wells Fargo Home Mortgage](#)

📅 2016 - 2019

📍 New York, NY

- Closed an average of 28 mortgage loans per month, maintaining a 97% customer satisfaction rating.
- Managed the loan closing process with Calyx Point to save an average of two days in the overall loan approval timeline.
- Coordinated with borrowers and escrow agents to arrange signings using DocuSign and *achieved a 98.6% on-time closing rate*.
- Ensured full compliance with industry regulations by utilizing ComplianceEase, which *led to a 99% audit success rate*.

Mortgage Underwriter

[Quicken Loans](#)

📅 2013 - 2016

📍 New York, NY

- Underwrote an average of 28 mortgage applications per week using Ellie Mae, *maintaining a 97% accuracy in loan decision-making*.
- Performed in-depth risk assessments using FICO Score Simulator to *improve overall portfolio quality by 41%*.
- Integrated Salesforce into the underwriting process to efficiently manage communications and earned a 98% customer satisfaction rating.
- Analyzed the market with Bloomberg Terminal, which enabled real-time adjustments to loan terms and ensured a 10% reduction in interest rate-related discrepancies.

EDUCATION

Bachelors of Science
Business Administration

[Columbia University](#)

📅 2009 - 2013

📍 New York, NY

SKILLS

- Encompass
- Calyx Point
- Ellie Mae
- Salesforce
- DocuSign
- Bloomberg Terminal
- FICO Score Simulator
- ComplianceEase

CERTIFICATIONS

- Mortgage Loan Originator (MLO) License

Resume Template Mortgage Rates In The Us

United States. Dept. of Agriculture



Resume Template Mortgage Rates In The Us:

Housing Statistics of the United States, 2012 Shana Hertz Hattis, 2012-12-17 Housing Statistics is the most comprehensive source for current and historical statistics on households housing and housing finance Numerous easy to use tables provide data on a wide range of housing topics including household and housing unit characteristics prices rents and affordability housing production and investment home mortgage lending and federal housing programs The tables are accompanied by figures introductory highlights for each part and two appendixes that describe the data included in each table and the major housing data collection programs Some of the interesting facts found in Housing Statistics include In the second quarter of 2012 homeownership rates were observed at 65.5 percent down from 67.2 percent in the second quarter of 2000 but greater than the 63.7 percent observed in the second quarter of 1990 The median value of owner occupied units in the United States was 179 000 in 2010 Among the states Puerto Rico and the District of Columbia median prices ranged from 95 100 in West Virginia to 525 400 in Hawaii According to the 2009 American Housing Survey in all occupied units a majority of householders spent between 5 and 29 percent of their monthly income on household expenses *Bulletin of the American Savings, Building and Loan Institute* ,1928 Appendix, Budget of the United States Government, Fiscal Year 2008 ,2007-02 Contains detailed information on the various appropriations and funds that constitute the budget Designed primarily for the use of the Appropriations Committee Details the financial information on individual programs and appropriation accounts Includes for each agency the proposed text of appropriations language budget schedules for each account new legislative proposals explanations of the work to be performed and the funds needed and proposed general provisions applicable to the appropriations of entire agencies or group of agencies Also contains information on certain activities whose outlays are not part of the budget totals **The Review** ,1922 *Congressional Record* United States. Congress,1984 The Congressional Record is the official record of the proceedings and debates of the United States Congress It is published daily when Congress is in session The Congressional Record began publication in 1873 Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States 1789 1824 the Register of Debates in Congress 1824 1837 and the Congressional Globe 1833 1873 Mortgage Banker ,1977 *Statistics of Income* ,1988 **Federal Register** ,2013-10 **The Code of Federal Regulations of the United States of America** ,2000 The Code of Federal Regulations is the codification of the general and permanent rules published in the Federal Register by the executive departments and agencies of the Federal Government **Ebook: International Economics** PUGEL,2012-01-16 Ebook International Economics *Examining the Consequences of Mortgage Irregularities for Financial Stability and Foreclosure Mitigation* , **United States Investor and Promoter of American Enterprises** ,1893 Appendix, Budget of the United States Government, Fiscal Year 2007 United States. Office of Management and Budget,2006 Contains detailed information on the various appropriations and funds that constitute the budget Designed primarily for the use of the

Appropriations Committee Details the financial information on individual programs and appropriation accounts Includes for each agency the proposed text of appropriations language budget schedules for each account new legislative proposals explanations of the work to be performed and the funds needed and proposed general provisions applicable to the appropriations of entire agencies or group of agencies Also contains information on certain activities whose outlays are not part of the budget totals *Budget Estimates for the United States Department of Agriculture, for the Fiscal Year Ending June 30 ...* United States. Dept. of Agriculture,2004 **Clearinghouse Review** ,2002 *Budget of the United States Government* United States. Office of Management and Budget,2003 **The Book of Alternative Data** Alexander Denev,Saeed Amen,2020-07-21 The first and only book to systematically address methodologies and processes of leveraging non traditional information sources in the context of investing and risk management Harnessing non traditional data sources to generate alpha analyze markets and forecast risk is a subject of intense interest for financial professionals A growing number of regularly held conferences on alternative data are being established complemented by an upsurge in new papers on the subject Alternative data is starting to be steadily incorporated by conventional institutional investors and risk managers throughout the financial world Methodologies to analyze and extract value from alternative data guidance on how to source data and integrate data flows within existing systems is currently not treated in literature Filling this significant gap in knowledge The Book of Alternative Data is the first and only book to offer a coherent systematic treatment of the subject This groundbreaking volume provides readers with a roadmap for navigating the complexities of an array of alternative data sources and delivers the appropriate techniques to analyze them The authors leading experts in financial modeling machine learning and quantitative research and analytics employ a step by step approach to guide readers through the dense jungle of generated data A first of its kind treatment of alternative data types sources and methodologies this innovative book Provides an integrated modeling approach to extract value from multiple types of datasets Treats the processes needed to make alternative data signals operational Helps investors and risk managers rethink how they engage with alternative datasets Features practical use case studies in many different financial markets and real world techniques Describes how to avoid potential pitfalls and missteps in starting the alternative data journey Explains how to integrate information from different datasets to maximize informational value The Book of Alternative Data is an indispensable resource for anyone wishing to analyze or monetize different non traditional datasets including Chief Investment Officers Chief Risk Officers risk professionals investment professionals traders economists and machine learning developers and users **The Fed Turns 100** United States. Congress. House. Committee on Financial Services. Subcommittee on Monetary Policy and Trade,2014 Public papers of the Presidents of the United States, Richard Nixon, 1971: John Fitzgerald Kennedy,1962 Spine title reads Public Papers of the Presidents Richard Nixon 1971 Contains public messages and statements of the President of the United States released by the White House from January 2 December 30 1971 Also

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