|  |  |  |
| --- | --- | --- |
| John Smith | | |
| Summary  Results-driven mortgage underwriter with over 5 years of experience in evaluating loan applications and managing risk. Proven track record of ensuring compliance and facilitating efficient loan processing.  Work Experience  **Mortgage Underwriter Mar 2020 – Present**  DEF Mortgage Solutions Houston, TX   * Reviewed and evaluated loan applications, resulting in a 20% reduction in processing time through efficient underwriting practices. * Collaborated with loan officers to ensure all documentation met regulatory requirements and underwriting guidelines.   **Loan Officer Assistant Jan 2018 – Feb 2020**  GHI Lending Group Houston, TX   * Supported loan officers in processing applications and preparing files for underwriting, enhancing workflow efficiency. * Conducted credit checks and financial assessments, improving loan approval rates by 15%.   Education Bachelor of Business Administration Jan 2017 *University of Houston**Houston, TX*  certifications   * Certified Residential Underwriter (CRU) – Mortgage Bankers Association – 2021 | Contact  (987) 654-3210  john.smith@example.com  Houston, TX 77001  Skills  Underwriting Guidelines  Risk Management  Credit Analysis  Regulatory Compliance  Financial Modeling  Communication  Team Collaboration  Problem Solving  Detail Orientation |