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| John Smith |
| SummaryResults-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%.

EducationBachelor of Business Administration Jan 2017*University of Houston**Houston, TX*certifications* Certified Residential Underwriter (CRU) – Mortgage Bankers Association – 2021
 | Contact(987) 654-3210john.smith@example.comHouston, TX 77001SkillsUnderwriting GuidelinesRisk ManagementCredit AnalysisRegulatory ComplianceFinancial ModelingCommunicationTeam CollaborationProblem SolvingDetail Orientation |