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| Emily Johnson | | |
| Summary  Experienced senior mortgage underwriter with over 10 years in the industry, specializing in complex loan structures and risk assessment. Adept at leading underwriting teams and streamlining processes to enhance overall productivity and compliance.  Work Experience  **Senior Mortgage Underwriter Jan 2018 – Present**  JKL Financial Services Austin, TX   * Led a team of underwriters to achieve a 30% increase in loan processing efficiency while maintaining compliance with all regulatory standards. * Developed and implemented underwriting guidelines that reduced default rates by 25%.   **Mortgage Underwriter Jan 2013 – Dec 2017**  MNO Home Loans Austin, TX   * Evaluated high-value loan applications, approving over $50 million in mortgage loans annually. * Trained new underwriters on company policies and underwriting software, improving team performance and accuracy.   Education Bachelor of Science: Finance Jan 2012 *Texas State University**San Marcos, TX*  certifications   * Certified Mortgage Underwriter (CMU) – National Association of Mortgage Underwriters – 2017 | Contact  (555) 123-4567  emily.johnson@example.com  Austin, TX 78701  Skills  Advanced Underwriting Techniques  Team Leadership  Strategic Planning  Risk Assessment  Regulatory Compliance  Credit Risk Analysis  Financial Acumen  Training and Development  Interpersonal Skills |