**[Mortgage Underwriter](https://www.postjobfree.com/resume/adzi6k/mortgage-underwriter-waterford-mi)**

**Location:**Waterford, MI, 48328

**Posted:**September 07, 2023

**Contact Info:**

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**Resume:**

Sean Egelston

3365 Watkins Lake Rd #J4. Waterford, MI 48328

Phone: (269) 245-6512. Email: spegelston@gmail.com

Education

Bachelors of Science in Biology

Concentration: Fisheries Biology and Management

Michigan State University, East Lansing, MI. 2014-2018

Relevant Work Experience

Mortgage Underwriter: United Wholesale Mortgage, Pontiac MI- 2021-Present

? Evaluated and analyzed mortgage loan applications to determine eligibility, risk assessment,

and approval within FNMA and FHLMC guidelines.

? Reviewed borrower financial documents, credit histories, employment records, and property

valuations to assess overall loan qualifications.

? Made informed underwriting decisions based on established guidelines, balancing risk

mitigation and borrower qualification.

? Collaborated closely with loan officers, processors, and other stakeholders to gather necessary

documentation and resolve any discrepancies.

? Provided clear and concise loan approval or denial recommendations to senior management,

ensuring timely communication throughout the loan process.

? Continuously reviewed and updated processes on industry regulations, market trends, and

underwriting standards to ensure compliance with relevant laws within the mortgage industry.

? Provide elite client service for brokers and loan processors to ensure efficient and timely loan

approval.

?Maintained a consistent high level of productivity while maintaining quality standards

Biologist: Michigan Department of Natural Resources, Waterford MI 2018-2020

? Conducted daily ecological and environmental research in remote locations with minimal

supervision

?Identified and handled various invasive species within research sites, collecting environmental

data and logging information within online databases

? Trained and instructed technicians and volunteers to utilize field equipment and assist with

research data.

?Operated various active and passive equipment to capture and remove aquatic invasive species

within Lake Erie and its surrounding waterways.

?Performed routine maintenance on field equipment and the field research station

? Analyzed field data and maintained an online database of laboratory notes and information.

? Ensured scientifically sound management practices in accordance with state and federal

management regulations.

? Attended and contributed to biological research presentations covering various fisheries related

topics.

?Assisted in the review and summarization of scientific fisheries articles to compile information

into databases and create presentations.

Managerial Assistant: Historic Family Physicians, Battle Creek MI 2014-2016

?Assisted the office manager in daily operations of the medical office.

?Answered office phones, directed calls, and assisted in scheduling appointments for patients in a

friendly and respectful manner.

?Updated medical records and confirmed online submissions of documents met guidelines for the

doctors.

?Filed, sorted, and logged electronic and paper documents for staff. Checked submissions for

inconsistencies and incomplete forms.

Skills

? Strong understanding of mortgage industry and lending regulations for conventional loans.

? good analytical and critical thinking skills.

? Proficient in undewriting software and tools.

? Ability to work in a fast paced, stressful environment with strict deadlines.

? Attention to detail and organizational skills.

? Use of Microsoft office tools (Excel, Word, Powerpoint) and Photoshop.

? Experience constructing and leading presentations and meetings for both internal teams and

external clients.

? Experience with team management and leadership of small teams

References: Available upon request