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documentation, input data and notes into various software applications to track discussions and actions. Develop Excel spreadsheets to efficiently manage accounts. Negotiate reaffirmation agreements and value of automobiles for bankruptcy plans. Make decisions on submitting loans to attorneys for necessary court actions for objections, relief from stay, and other issues necessary to protect bank's interest.

COUNTRYWIDE SECURITIES/CAPITAL MARKETS - Windlake Village, CA and Boise, ID, 2001 to 2007
SENIOR DUE DILIGENCE UNDERWRITING MANAGER - COUNTRYWIDE SECURITIES CORP (2002 to 2007)
SENIOR UNDERWRITER - CREDIT RISK / SECONDARY MARKETING (2001 to 2002)

Managed due diligence transactions ranging from \$25M to \$500M. Performed underwriting audits of Wholesale and Retail Divisions for Special Quality Task Force, ensuring funding of loans within the company's underwriting guidelines. Analyzed credit reports for loan quality, credit risk assessment, and calculations of Debt-to-Income ratios to determine acceptability for purchase. Reviewed loans from underwriting vendor to ensure compliance and acceptability of seller's guidelines. Reviewed declined loans that did not meet acceptability standards for purchase; discussed outcome with seller's representative. Reviewed delinquent mortgage loans purchased for possible misrepresentation and guideline violations for seller repurchase. Conducted side-by-side comparisons of competitor's guidelines with Countrywide's for product enhancements and changes for competitiveness. Developed Excel spreadsheets for Transaction Management Group, updated data on pending transactions, and kept management apprised of critical issues arising in due diligence process.

WASHINGTON MUTUAL - Lake Forest, CA, 2000 to 2001
SENIOR LOAN UNDERWRITER - DUE DILIGENCE SPECIALTY MORTGAGE FINANCE

Worked directly with Director of Due Diligence to review and approve loans for real estate purchases. Collaborated with outside underwriting vendor with relation to guidelines and exceptions for purchases. Established rapport with sellers; discussed loans that did not meet eligibility for purchase. Utilized Excel and Access to compile daily / monthly management reports.

*** ** ***

Additional experience as Credit /Collections / Debt Recovery / Bankruptcy Supervisor

**EDUCATION & VOLUNTEER
SERVICE**

KIRTLAND HIGH SCHOOL, KIRTLAND, OH

LAKELAND COMMUNITY COLLEGE, KIRTLAND, OH
Business Management Coursework

Professional Affiliations:

Past Board Member, St. Vincent Charity Hospital Lions Eye Clinic • Past President, Euclid Lions Club

Technology Skills:

Windows 10/8/7/P, Excel, Word, Access, Outlook, PIVOT, DU, Freddie Mac LP, Lender Pro, Lotus Notes, Adobe, Loan Auditor, A3400, various imaging sites, Ontario Systems (FACS), Shaw and Shaw Recovery, ACS, Hagan, and Telemagic.

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Accountants. Savings and Loan
Associations Guide Special Committee**

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Federal Register ,1986 *Reporting Repurchase-reverse Repurchase Agreements and Mortgage-backed Certificates by Savings and Loan Associations* American Institute of Certified Public Accountants. Accounting Standards Division,American Institute of Certified Public Accountants. Committee on Savings and Loan Associations,1985

Regulation and Supervision of the Government Securities Market United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Domestic Monetary Policy,1985 Audits of Investment Companies, with Conforming Changes as of May 1, 1994 American Institute of Certified Public Accountants. Investment Companies Special Committee,1994

SEC and Corporate Audits: Problems with independent audits United States. Congress. House. Committee on Energy and Commerce. Subcommittee on Oversight and Investigations,1985 *SEC and Corporate Audits* United States. Congress. House. Committee on Energy and Commerce. Subcommittee on Oversight and Investigations,1985 Audits of Investment Companies, with Conforming Changes as of May 1, 1998 American Institute of Certified Public Accountants. Investment Companies Special Committee,1998

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