


Riley Anderson

Mortgage Underwriter

Detail-oriented mortgage underwriter with 6+ years of experience evaluating credit risk, verifying income and assets, and ensuring regulatory compliance for residential and commercial loan files. Reviewed and underwrote 1,200+ loan applications annually at a 98% accuracy rate and 95% on-time decision metric, reduced post-closing defects by 40%, and mentored a team of 4 junior underwriters at HomeSecure Lending. Expert in QM/ATR compliance, FNMA/FHLMC guidelines, and driving efficiency improvements in high-volume underwriting departments.

Contact Information

 (555) 000-0000

 email@example.com

 City, ST

Education

- Bachelor of Science in Finance
State University, City, ST
May 2016

Key Skills

- Residential mortgage credit risk assessment
- Income, asset, and employment verification
- Regulatory compliance (QM/ATR, FNMA, FHLMC)
- Post-closing defect analysis and reduction
- Junior underwriter training and mentoring
- Conventional, FHA, and government-backed loan underwriting
- Automated underwriting systems (DU, LP)
- File pull-back resolution and eligibility analysis
- First-pass approval rate optimization

Professional Experience

SENIOR MORTGAGE UNDERWRITER | HOMESecure LENDING | CITY, ST
MARCH 2019 – PRESENT

- Reviewed and underwrote 1,200+ residential and commercial loan applications annually, maintaining a 98% accuracy rate and a 95% on-time decision metric across all file types and loan programs
- Conducted detailed income, asset, credit, and collateral analyses, implementing enhanced review checklists that reduced post-closing defect rates by 40% across the departmental portfolio
- Trained and mentored a team of 4 junior underwriters on credit analysis methodology, FNMA/FHLMC guidelines, and QM compliance, improving departmental throughput by 25% over 6 months
- Collaborated with loan officers to identify and resolve file eligibility issues, reducing average pull-back rates by 20% through upfront loan structure review and pre-submission guidance
- Reviewed and rendered decisions on exception requests for complex borrower profiles including self-employed income, non-warrantable condos, and foreign national borrowers
- Participated in 3 external QC audits, achieving zero material deficiency findings and contributing to the department's selection as a preferred correspondent lender by 2 agency investors

MORTGAGE UNDERWRITER | FIRSTCHOICE BANK | CITY, ST
AUGUST 2016 – FEBRUARY 2019

- Underwrote 800+ conventional and government-backed loan applications per year, achieving a 90% first-pass approval rate through thorough upfront analysis and proactive borrower communication
- Collaborated with loan officers on 100+ suspended or conditioned loan files per year to resolve eligibility issues, reducing average file pull-back time from 14 days to 8 days
- Maintained expert knowledge of FNMA, FHLMC, FHA, and VA guideline updates, attending 6+ annual training sessions and applying updated requirements immediately upon effective dates
- Supported the onboarding of 3 new underwriters by sharing decision rationale, providing file review feedback, and co-reviewing complex files during the first 60 days of their training period