

Wanjiru Vance

Loan Processor

Mortgage loan processor with 2 years of experience verifying TRID timelines, HMDA fields, and borrower disclosures to reach a 97.39% compliance audit pass rate. Trained 4 new hires on file setup procedures, condition tracking, and disclosure deadlines while processing an average of 127 loan applications per month using Encompass and DocMagic.

CONTACT INFORMATION



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Petoskey, MI 12345

KEY SKILLS

- Encompass
- DocMagic
- DU
- TRID Compliance
- HMDA Reporting
- FHA Loan Guidelines
- Conventional Underwriting Guidelines
- Microsoft Excel
- Borrower Documentation Review
- Condition Tracking

PROFESSIONAL EXPERIENCE

2025 - Present

Loan Processor, Crooked River Lending Group, Petoskey, MI

- Achieved a 97.39% compliance audit pass rate by verifying TRID timelines, HMDA fields, and borrower disclosures on every file before submission to underwriting.
- Processed an average of 127 loan applications per month, gathering pay stubs, tax returns, and asset statements and entering data into Encompass.
- Trained 4 new hires over 6 months on file setup procedures, condition tracking, and disclosure deadlines, reducing each onboarding period from 3 weeks to 11 days.
- Reviewed preliminary title commitments and insurance binders for completeness, flagging missing endorsements to keep FHA and conventional closings within TRID windows.

2024 - 2025

Loan Processing Assistant, Harbor Bluff Financial Services, Traverse City, MI

- Assisted senior processors with 93 loan applications per month by organizing borrower files, scanning documents, and updating checklists in DocMagic.
- Onboarded 2 temporary clerks during peak refinance season, walking each through the 37-step intake checklist within 4 business days.
- Ran preliminary credit reports and submitted files through DU for automated underwriting decisions, clearing an average of 5 conditions per file within 48 hours.

EDUCATION

Bachelor of Business Administration (B.B.A.), Finance

Grand Valley State University, Allendale, MI | 2020 - 2024