



Hiro Goldstein

Mortgage Loan Processor

Mortgage loan processor with 6 years of experience managing FHA, VA, and conventional loan pipelines using Encompass, DocMagic, and DU and LP automated underwriting systems. Improved customer retention rate by 7.5% by calling borrowers at each milestone, answering condition questions within 2 hours, and sending status updates through Encompass. Recovered \$37,430 in pending documentation fees through consistent past-due follow-up calls across a 12-month period.

Contact Information



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Salisbury, MD 12345

Education

Bachelor of Science in Finance

Salisbury University, Salisbury, MD |
2016 – 2020

Key Skills

- Encompass LOS
- DocMagic
- DU and LP Automated Underwriting
- TRID Compliance
- FHA and VA Loan Guidelines
- HMDA Reporting
- Microsoft Excel
- Pipeline Management
- Title and Appraisal Coordination
- Borrower Communication

Professional Experience

MORTGAGE LOAN PROCESSOR | WICOMICO BAY MORTGAGE GROUP, SALISBURY, MD
2023 – PRESENT

- Improved customer retention rate by 7.5% over 14 months by calling borrowers at each milestone, answering condition questions within 2 hours, and sending status updates through Encompass.
- Completed 26 past-due account follow-up calls daily, confirming missing documents and clearing stale conditions before underwriting deadlines.
- Reduced document errors from 1 in 9 files to 1 in 21 by cross-referencing income, asset, and title records in DocMagic before submission.
- Coordinated with 4 title companies and 3 appraisal firms to collect third-party reports, keeping an average pipeline of FHA, VA, and conventional loans moving without bottlenecks.

LOAN PROCESSOR | CHESAPEAKE SHORE LENDING LLC, CAMBRIDGE, MD
2021 – 2023

- Averaged 19 past-due follow-up calls per day, recovering \$37,430 in pending documentation fees over a 12-month period.
- Cut document error rates by 6.6% after creating a 43-point verification checklist covering TRID disclosures, income calculations, and property records.
- Submitted loan packages through DU and LP for automated underwriting decisions, resolving an average of 7 conditions per file within 3 business days.

JUNIOR LOAN PROCESSOR | DELMARVA CAPITAL SERVICES INC., EASTON, MD
2020 – 2021

- Made 14 past-due account follow-up calls daily during the first 6 months, escalating unresolved items to senior processors within 24 hours.
- Identified document errors in 1 of every 7 files reviewed and flagged missing signatures, outdated pay stubs, and incorrect HMDA data before underwriting.
- Ordered flood certifications, VOEs, and credit supplements for an average of 11 new files per week, maintaining TRID timelines.