



Clara Quintero

Processing Manager

Mortgage processing leader with 12 years of experience managing FHA, VA, and conventional pipelines using Encompass, DU and LP, and Microsoft Excel. Raised team productivity by 27.8% by redesigning task assignments, staggering condition review shifts, and setting daily file-touch targets for 7 processors. Built capacity dashboards, enforced TRID compliance timelines, and maintained borrower satisfaction scores above 89 across all roles.

CONTACT INFORMATION



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Laurel, MS 12345

EDUCATION

- BSBA Finance
2010 - 2014
University of Southern Mississippi,
Hattiesburg, MS

KEY SKILLS

- Encompass
- DU and LP
- TRID Compliance
- HMDA Reporting
- FHA and VA Loan Guidelines
- Conventional Underwriting Guidelines
- DocMagic
- Microsoft Excel
- Pipeline Management
- Team Coaching and Mentoring

PROFESSIONAL EXPERIENCE

Processing Manager | 2020 - Present

Leaf River Mortgage Partners, Laurel, MS

- Raised team productivity by 27.8% within 9 months by redesigning task assignments, staggering condition review shifts, and setting daily file-touch targets for 7 processors.
- Achieved a borrower satisfaction score of 91.4 by requiring same-day status callbacks, standardizing update templates, and auditing 12 borrower interactions per week.
- Built a weekly capacity dashboard in Microsoft Excel that tracked each processor's open conditions, pending appraisals, and disclosure deadlines across FHA, VA, and conventional pipelines.
- Established a vendor escalation protocol that reduced stalled third-party reports from 6 per month to 1, keeping condition clearance on pace for TRID disclosure windows.

Senior Loan Processor | 2016 - 2020

Tallahala Creek Financial LLC, Hattiesburg, MS

- Improved team productivity by 5.9% after creating a 29-step condition clearance checklist and leading weekly pipeline review meetings for a 5-person processing group.
- Earned a quarterly customer satisfaction score of 89.8 by contacting each borrower within 4 hours of receiving new conditions and providing clear next-step instructions.
- Submitted files through DU and LP for automated underwriting decisions, clearing an average of 11 conditions per file within 3 business days.
- Verified TRID disclosure timelines and HMDA fields on every loan package, preventing late-fee exposure on 148 closings over a 2-year span.

Loan Processor | 2014 - 2016

Pine Belt Lending Group Inc., Laurel, MS

- Collected income, asset, and employment verifications for conventional and FHA applications, entering borrower data into Encompass within 24 hours of receipt.
- Maintained a customer satisfaction score of 87.4 by answering borrower questions on document requirements and providing weekly written status updates.
- Compiled and reviewed preliminary title commitments, appraisal reports, and insurance binders for 38 active files, escalating incomplete items to the senior processor within 4 hours.