



Residential Mortgage Loan Processor

Laura Smith

Professional summary

Detail-oriented residential mortgage loan processor with 7+ years of experience in processing loan applications, verifying financial documents, and ensuring compliance with industry regulations. Seeking to contribute to a dynamic team at First Texas Bank.

Experience

Mortgage Loan Processor

March 2021 - Now

First Texas Bank / Dallas, TX

- Process residential mortgage applications, ensuring all necessary documentation is gathered and verified.
- Collaborate with underwriters and loan officers to resolve any issues and facilitate smooth loan processing.
- Analyze credit reports and assess borrower financial information to determine loan eligibility.
- Ensure compliance with federal, state, and local mortgage lending regulations.
- Prepare closing documents and ensure timely delivery to all parties involved.

Mortgage Loan Processor

June 2018 - February 2021

HomeSafe Mortgage / Dallas, TX

- Handled the processing of FHA and conventional loans, managing all aspects from application to closing.
- Worked closely with clients to explain loan requirements and documentation needed.
- Coordinated with title companies and appraisers to ensure timely appraisals and inspections.
- Maintained up-to-date knowledge of mortgage lending laws and guidelines.
- Delivered exceptional customer service, resolving client questions and concerns.


Volunteer Experience


Volunteer Loan Counselor


2019 - Now

Dallas Community Housing Resource Center – Dallas, TX


- Provide guidance to first-time homebuyers on the mortgage application process and loan options.
- Assist clients in understanding credit reports and improving their financial literacy.
- Help organize homeownership workshops and seminars for the local community.

 (555) 123-4567

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 Dallas, TX

Links

 LinkedIn: /in/laurasmith

Education

Associate of Science in Business Administration

University of Texas – Dallas, TX


Graduated: May 2018


Certifications


- National Mortgage Licensing System (NMLS) Certification – January 2019
- Mortgage Loan Processor Certification – National Association of Processors (NAMP) – March 2020


Skills


Residential loan processing 

Knowledge of FHA, VA, and USDA loan products 

Proficient in Encompass and Calyx software 

Credit analysis and risk assessment 

Document preparation and verification 

Strong attention to detail 

Excellent communication and customer service skills 