

Rachel Johnson

Senior Mortgage Underwriter & Loan Officer

CONTACT

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United States, New York, NY

EDUCATION

Bachelor of Arts in Business Administration
New York University, Graduated: May 2013

Certifications

- Certified Residential Underwriter**, November 2020
- NMLS License**, *Nationwide Mortgage Licensing System*, February 2019

AWARDS

- Top Underwriter of the Year, Metropolitan Bank – 2021
- Employee Spotlight Recognition, Metropolitan Bank – 2019 & 2020
- Excellence in Customer Service, Citywide Lending – 2016

LANGUAGES

- Italian (Fluent)
- Spanish (Intermediate)

PROFESSIONAL SUMMARY

Results-oriented Senior Loan Officer with over a decade of experience in mortgage underwriting and residential loan origination. Skilled in analyzing complex financial profiles, mitigating risk, and ensuring full compliance with federal and institutional regulations.

EXPERIENCE

Senior Mortgage Underwriter & Loan Officer 2017 – Now

Metropolitan Bank, New York, NY

- Analyze residential mortgage applications for compliance with Fannie Mae, Freddie Mac, FHA, VA, and USDA guidelines.
- Maintain an 85% approval rate while minimizing delinquency and default occurrences.
- Communicate with clients, real estate agents, and internal departments to streamline loan processing.
- Train and mentor junior underwriters on policy updates and risk evaluation best practices.

Mortgage Underwriter 2013 – 2017

Citywide Lending, New York, NY

- Reviewed and underwrote conventional and government-backed mortgage applications.
- Conducted in-depth analyses of applicants' financial status, income sources, and property values.
- Maintained compliance with investor requirements and internal lending criteria.

SKILLS

Residential Mortgage Underwriting	★★★★★
Financial Document Evaluation	★★★★★
FHA, VA, USDA, Conventional Loan Products	★★★★★
Credit and Risk Assessment	★★★★★
Compliance and Regulatory Guidelines	★★★★★
Client Communication & Consultation	★★★★★
Fannie Mae/Freddie Mac Knowledge	★★★★★
Loan Processing & Approval Workflows	★★★★★