**Junior Underwriter Resume Sample**

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**Job Objective:**

Highly motivated and research efficient Underwriter looking for a challenging position in 'ABC organization' where I can use my knowledge and extensive experience for the benefit of both, clients and the organization.

**Summary of Skills:**

* Adept at analyzing credit reports, preparing tax returns, and financial statements, property sales contracts, and associate documentation as required
* Hands-on experience of working in real estate markets, and ability to maintain long-term relationships with the clients
* Capable of creating concise documents by clearing, adding and editing conditions as suggested
* Proficient in cultivating trustworthy referral networks to suggest alternative options, and assist in cross-sell of products or services
* Strong attention to details, and ability to draft property contracts with utmost clarity
* Capable of analyzing statistical data using automated computerized formulas for quick results
* Expertise in using Microsoft Office Suite, Google Spreadsheets, and other computer applications
* Familiar with CRM principles, efficient organizational, and good interpersonal skills

**Work Experience:**

Junior Underwriter  
AmeriHome Mortgage Services Pvt. Ltd., Los Angeles, CA   
April 2016 – Present

* Assessing credit standings of applicants through background research, and interviewing candidates to determine their eligibility for loan
* Concluding on all applicable financial, and non-financial criteria, and developing repayment plans for the ease of clients for all types of loans
* Identifying customers' need to explore all possible options to suggest different types of loans, and finalizing loan contracts by explaining client about obligations
* Developing and maintaining cordial and healthy relationships with existing, and old clients leading to generation of referral business
* Reviewing loan agreements, and other contractual documents to assist senior underwriters in specifying clear conditions
* Actively keeping up-to-date knowledge about lending, and other financial services
* Consistently adhering to company guidelines, and policies to write underwriting letter for clients as required
* Managing results in the business book, and implementing underwriting modifications as applicable

Associate Underwriter  
Ryan Specialty Group, Los Angeles, CA   
November 2014 – March 2016

* Reviewed credit reports, income statements, leasing documents, and purchasing agreements to assist in making sound loan decisions
* Collaborated with the bank's loan processing officers to underwrite guidelines for mortgage loans
* Answered inquiries from loan officers, and prospective clients for clarification of points included in the revised underwriting documents
* Initiated the creation of Microsoft Word templates to streamline the underwriting process, and mentored assistants about the procedures to be followed
* Performed various duties like processing applications, payments, corrections, endorsements, and cancellations by preparing necessary documents digitally
* Served as a liaison in the department for providing support to multiple Account Executives, and the clients during the loan application process
* Conducted regular audits of loan applicants to prevent financial loss, and coordinated with senior management to determine the next course of action to give timely alerts

Underwriting Assistant  
Ryan Specialty Group, Los Angeles, CA   
June 2012 – October 2014

* Took responsibility to prepare thorough underwriting narrative, and loan calculation spreadsheet for presenting company's worthiness to prospective clients
* Reviewed and analyzed loan application documents submitted to the bank, including financial credit exhibits, and third party assurance reports
* Gathered and evaluated credit for FHA/VA mortgage loans to submit reports to supervisors
* Conducted thorough research to determine applicants' background, business credit, company performance, overall turnover, and profit margin to document the application for a commercial property for new plant setup
* Performed property market inspections, and evaluated the property conditions before scheduling meeting with a prospective dealer
* Obtained and calculated housing to income rate, and assured completeness on files to get underwriting approvals from supervisors
* Reviewed and analyzed documentation provided with the loan application to calculate borrower's income, and prepared charts on debt-to-income ratio

**Education:**

* Bachelor's Degree in Banking and Finance  
  University of California, Los Angeles, CA   
  2011

**Certifications:**

* Associate Certificate in Commercial Underwriting, 2012

**Reference:**

On request.