

AISHA ROBINSON

CREDIT UNDERWRITER

CONTACT

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🏠 Atlanta, GA

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SUMMARY

Credit underwriter with 5 years in consumer lending at Atlanta financial institutions, holding a \$150K individual lending authority. Makes credit underwriting decisions on about 160 applications a month using credit reports, income verification and debt-to-income analysis. Keeps files compliant with Regulation B and credit policy, with close attention to detail.

SKILLS

- Credit Underwriting
- Credit Analysis
- Income Verification
- Debt-to-Income Analysis
- Credit Reports
- Loan Origination System
- Regulation B
- Excel
- Attention to Detail

EDUCATION

Bachelor of Business Administration

05/2021

Georgia State University

Atlanta, GA

Finance

EXPERIENCE

Credit Underwriter

05/2023 - Present

Peachtree Commons Federal Credit Union

Atlanta, GA

Credit union with \$3.2B in assets and 210,000 members across metro Atlanta.

- Approve or deny about **160** auto, personal and HELOC applications a month within a \$150K lending authority.
- Complete credit analysis of bureau data, income, collateral and payment history, holding first-year delinquency under 1.2%.
- Send adverse action notices under Regulation B within 30 days, with zero findings in the 2025 compliance audit.
- Restructure 20% of borderline requests with smaller amounts or added collateral, funding about 30 more loans a month.

Loan Processor

08/2021 - 04/2023

Southern Crescent Bank

Decatur, GA

Community bank with 14 branches and a consumer and home equity lending group.

- Processed 90 consumer loan files a month in the loan origination system, from application to closing.
- Verified pay stubs, W-2s and tax returns, flagging income discrepancies on 5% of files for underwriters.
- Cleared 95% of underwriting conditions within 48 hours, keeping average time to close at 9 days.
- Tracked file status and missing documents in Excel for 3 underwriters and 12 branch lenders.