Gregory Saito

Loan Closer

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SUMMARY

Loan closer with 5 years in residential mortgage, preparing closing disclosures and closing packages for about 45 loans a month. Balances fees with title and escrow, confirms TRID compliance and releases funding wires on time. Brings organizational skills and customer service to the busiest end-of-month closing days.

EDUCATION

Bachelor of Arts 06/2021

Western Washington University Bellingham, WA

Economics

EXPERIENCE

Loan Closer 03/2023 - Present

Cascade Harbor Mortgage Seattle, WA

Mortgage lender with 60 loan officers in Washington and Oregon.

- Build closing disclosures and closing packages for **45** loans a month in Encompass from final approvals.
- Balance fees and cash to close with title and escrow on an Excel worksheet, catching 30+ fee errors a quarter.
- Check TRID compliance on every file, with zero tolerance cures in the last 2 internal audits.
- Send funding wires after final review, completing loan funding on the scheduled date for 98% of loans.

Mortgage Loan Processor 07/2021 - 02/2023

Puget Lending Group Tacoma, WA

Retail mortgage lender with 4 branches in the South Sound.

- Processed 16 conventional and VA loans a month from application through clear to close.
- Completed title review and payoff checks early, clearing 90% of title issues before closing documents went out.
- Updated borrowers and real estate agents twice a week on loan status and closing dates.
- Ordered appraisals and employment verifications within 1 business day of loan setup.

SKILLS

Closing Disclosures • **Closing Packages** • **TRID Compliance** • **Loan Funding** • **Encompass** **Title Review** • **Wire Transfers** • **Excel** • **Customer Service** • **Organizational Skills**

CERTIFICATES

TRID Compliance Training Certificate

Washington Mortgage Lenders Association

05/2024