

# Tanya Brooks

## Mortgage Underwriter

Mortgage underwriter with 6 years in residential lending, the last 5 underwriting conventional, FHA and VA loans with a Direct Endorsement approval and a 98% clean post-closing audit rate. Reviews income, assets and credit with sound judgment and keeps loan officers informed through clear written and verbal communication.

✉ tanya.brooks@email.com ☎ (704) 555-0163 📍 Charlotte, NC 🔗 linkedin.com/in/tanyabrooks



## EXPERIENCE

### Mortgage Underwriter

05/2023 - Present

Piedmont Home Lending

Charlotte, NC

Retail and correspondent lender closing about \$1.2 billion in residential loans a year.

- Approve or decline 65 conventional, FHA and VA loan files a month through Desktop Underwriter and Loan Product Advisor.
- Calculate qualifying income from W-2, self-employed and rental sources, with tax return analysis for 1065 and 1120S filers.
- Resolve conditions within 24 hours on 90% of resubmissions, shortening average time to clear-to-close by 2 days.
- Examine appraisals and title commitments for value support, ensuring files meet agency and investor guidelines.

### Junior Underwriter

08/2021 - 04/2023

Carolina Federal Savings

Rock Hill, SC

Community bank mortgage department.

- Approved 40 conventional purchase and refinance files a month under senior sign-off.
- Verified assets and credit reports on 500 files and identified 12 cases of undisclosed debt.
- Wrote 30 condition explanations a week to processors in plain language.

### Loan Processor

06/2020 - 07/2021

Carolina Federal Savings

Rock Hill, SC

Processing team for retail mortgage loans.

- Processed 25 loan files a month from application to closing in Encompass.
- Arranged appraisals, flood certificates and verifications of employment on every file.
- Reduced missing-document resubmissions by 20% with a standard borrower checklist.



## SKILLS

Mortgage Underwriting

Desktop Underwriter

Loan Product Advisor

FHA

VA

Income Calculation

Tax Return Analysis

Encompass

Sound Judgment

Attention to Detail



## EDUCATION

### Bachelor of Science

05/2020

Winthrop University

Rock Hill, SC

Finance



## CERTIFICATES

### FHA Direct Endorsement Underwriter Approval

2023

U.S. Department of Housing and Urban Development

### VA SAR Designation

2024

U.S. Department of Veterans Affairs