

# *Andrea B Young*

728 Wyeth Street, West Melbourne, Florida 32904-7400

HOME PHONE (321) 726-8179 CELL PHONE (321)480-2770

EMAIL [AYOUNG910@CFL.RR.COM](mailto:AYOUNG910@CFL.RR.COM)

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## **PROFILE:**

Hard working individual with over 20 years of direct lending, title and title related experience. Ability to prioritize assignments and work accordingly. Works well independently or with a group, has well developed people skills, time tested organization as well as excellent writing and communication skills. Handles process change well while overcoming obstacles with objective analysis and innovative ideas.

## **MOST RECENT WORK EXPERIENCE:**

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**July, 2015 – February, 2016 Clayton Holdings, Inc. a subsidiary of Radian Group, Inc.**

- Transactional employee for online forensic underwriting of closed mortgage files.
- Re-underwrote closed mortgage file for government compliance with Dodd/Frank lending regulations.
- Credit risk analysis
- Property value report analysis
- Mortgage Fraud review
- Legal document review
- Non-performing loan review
- Quality control review
- Loss mitigation and modification review

**2010 - June, 2015 Washington Mutual/J.P. Morgan Chase/Wingspan Advisors**

***Mortgage Underwriter for FHA, Private & Asset, FNMA & FHLMC***

**Loss Mitigation Mortgage Underwriter-**

- Stay current with specific state and federal lending regulations along with corporate procedural requirements.
- Complete all training regarding RESPA, Dodd Frank, and Reg X.
- Manage pipeline of files to be underwritten according to specific lender guidelines.
- Reconcile files to title work by comparing lien seniority, ownership of record, and recorded lien detail.
- Analyze lender position with regard to title position.
- Review and analyze customer financial documentation and propose modification solutions to assist customers in retaining homeownership.
- Determine FHA, Fannie Mae, Freddie Mac, Private/Asset or VA agency to review for proper guidelines and policies.
- Review and analyze borrower documentation to determine income and repayment capacity on all type of income sources.
- Assess borrower hardship, analyze housing expenses and determine proper loan resolution.
- Calculate delinquency, complete escrow analysis, and analyze modification scenarios and proposal.
- Determine modification recommendation within system based on income/debt analysis according to specific lender instruction policies and procedures.
- Provide closing parameters and instructions to closing department.
- Maintain responsibility for timely and accurate system updates and loan status maintenance.
- Complete active file audit reviews, quality control reports, and post closing.

***2009 to 2010 Washington Mutual/J.P. Morgan Chase/Wingspan Advisors in Melbourne, FL***

***Relationship Manager/Collections***

- Managed pipeline of over 200 mortgages held by a myriad of investors.
- Direct daily contact with customers facing foreclosure and loss of home.
- Directly responsible for handling customers under stress and controlling conversation to obtain borrower information while calming the situation and ending on a positive note.

*July, 2002 -2004 Countrywide Home Loans*

- **1790 Highway A1A, Satellite Beach, Florida 32937**
- Created a new streamline shipping system for corporate and inter office collateral notes. The new system immediately stopped excessive shipping fees along with costly fines for late arrival enabling the branch to show a greater bottom line profit.
- By sharing previously learned banking procedures I was able to bring new insight to the underwriting review staff thus allowing more loans to be approved and higher profits for the branch.

*1994 – May, 2002 Charter One Bank*

**1250 West 14 Mile Road, Troy, Michigan 48043**

- Senior mortgage closer at the corporate regional office for the state of Michigan.
- Taught title policy commitment interpretation, critical thinking and problem solving to my peers.
- Successfully worked with corporate attorneys, loan officers and clients to resolve title issues and create success and income for the company.
- Worked with attorneys to facilitate foreclosed property sale or refinance closing.
- Played an important role in assisting the company to attain the status of 3<sup>rd</sup> largest mortgage lender in the country by closing loans and obtaining signatures in-house rather than outsourcing and paying out fees.

**1990 – 1994 Lawyers Title Insurance Corporation**

38850 VanDyke- Suite 101, Sterling Heights, Michigan 48312

- Served as office manager during management time outside of the office.
- Handled 1031 exchange sales.
- Principle contact for GMAC REO property sales.
- Responsible for daily reconciling of lender funding to each closed file.
- Responsible for recording document packages and warehousing of closing packages as returned to each lender.
- Prepared deeds, lien releases, land contracts as needed for specific closing.
- Interpreted and evaluated trusts, annuities, financial statements, wills, probate, foreclosures, bankruptcies, divorces, and matters of survey.
- Worked with attorneys for redemption of foreclosures or sale of foreclosed property.
- Wrote final title insurance policies and developed a curriculum to help others learn to write policies.
- Implemented a color code for files that decreased confusion and increased office efficiency.
- Served as office liaison to lenders and local realtor base to promote community business relationships and generate income for the company

## **CURRENT EDUCATION**

2004-2006 AIU

Bachelor of Business Administration  
Management

Graduated Cum Laude

Dual Bachelor degree of Business Administration  
Accounting and Finance

Graduated Summa Cum Laude

## **ADDITIONAL TRAINING:**

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Current State of Florida Notary Public

March, 2015 Ethics, Public Records, and the Sunshine Law in Florida.

- State of Florida Title Agent achieved in 2004
- Past Governor of the Mortgage Banking Association of the Space Coast
- Completed and passed the Michigan Real Estate Principal, Practice & Law Course which will enabled me to obtain my Michigan Real Estate License.
- Special events and conference seminars.
- Microsoft Office Suit (Word, Excel, Power Point, Outlook Express); multi-line phone system experience; versed in mortgage servicing programs such as MSP, and Agent Desktop
- I have also attended the following training programs: Problem Solving and Decision Making, Presentation Techniques, Introduction to Microsoft Excel and Access, Project Management and Managing Agency Relations.
- FHA, Fanny Mae, and Freddie Mac underwriting updates