
TIFFANY THAMES

1600 Eutaw St.
Baltimore, MD 21202

(443) 767-9999
tthames34@everydaymortgage.com

SUMMARY OF QUALIFICATIONS

Dedicated and detail-oriented Mortgage Professional with an exceptional background developing and leading processing departments to fuel rapid, cost-efficient company growth while building strong investor and borrower relationships. Gifted trainer, coach and mentor skilled at creating a competent, highly motivated staff able to maintain strong pipelines. Results-oriented top performer with an excellent record of high volume underwriting, loan processing and closing. Proven commitment to constant learning and process improvement that includes establishment of an in-house underwriting department. Proficient with MS Word, MS Excel, Calyx Point and Ellie Mae Encompass software.

PROFESSIONAL EXPERIENCE

EVERYDAY MORTGAGE GROUP- 3789 COLUMBIA PIKE, *Columbia, MD 21245*

August 2005 – Present

Loan Officer

Take applications from prospective clients looking for mortgage financing. Review applicant's information, which includes: credit history, income, employment history, assets & property value. Structure loan options for applicants & look for prospective investors for their loan. Process the loan, which includes sending out all required state and federal disclosures to the applicant, order all applicable documentation, submit the loan to the investor and clear all necessary conditions for the loan to close. Review the HUD-1 settlement statement for accuracy. Clear any outstanding post closing conditions to ensure the loan funds in a timely manner.

FINANCIAL TRUST INVESTMENT GROUP, INC- *1671 MAIN STREET, ANNAPOLIS, MD 21401*

November 2004 – July 2005

Director of Operations

Oversee all facets of the loan flow from sales through funding, which includes monitoring the company's production pipeline to ensure an efficient loan processing system, evaluating employees' workloads to monitor productivity and facilitating employees in meeting company goals. Responsible for the hiring and training of the processing and underwriting staff. Act as a liaison between all of the company's departments, which includes management, sales, processing, underwriting, secondary marketing, funding, quality control and compliance. Interact with 3rd party vendors, such as mortgage insurance companies, title companies, investor account executives and credit vendor sales representatives to help maintain quality products, pricing and service. Customize and administer the company's Loan Origination Software. Work together with Corporate Counsel and the Manager of Secondary Marketing and Lending to ensure the company is meeting all State and Federal regulations.

Unifirst Mortgage Group, Pinestreet Ln, Columbia, MD 21044

July 2004 – September 2004

Underwriter III

Examined overall loan documentation to ensure accuracy, completeness and compliance. Reviewed and analyze risk factors along with compensating factors to render loan decisions that

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conformed to company guidelines. Reviewed complex financials & evaluated appraisals. Stayed abreast of corporate policies, procedures, federal regulations and company guidelines. Maintained a high level of customer service including extensive communication with sales professionals.

PREMIUM EQUITY PARTNERS, LLC – 1800 Courtyard Place, Towson, MD 21204

October 2002 – June 2004

Processing Director

Integral member of the 13-person start-up team that founded and grew this mortgage brokerage firm into one of Maryland's largest and licensed to do business in 10 states, employing 170 people. Held full responsibility for the hiring, training, supervision and professional development of 10 senior and five junior processors as well as two managers. Served as company liaison to title companies, contract underwriting and investor representatives. Worked with the funding department to resolve post-closing and funding issues. Oversaw loan processing and closing document preparation.

Processing Director - continued

- Instrumental in bringing the underwriting function in-house due to extensive research, interaction with investor representatives and recruitment of the candidate chosen for the underwriting position.
- Greatly streamlined the workflow of the in-house underwriting process by creating and implementing a more efficient processing system. Improved underwriting turnaround time from 48 hours to 24 hours.
- Coached and assisted processors in problem solving with underwriters to satisfy conditions.
- Successfully trained all senior processors in the department, most of whom lacked any experience, to save the company money while educating them to adhere to UE processes and procedures.
- Sustained a strong, steady volume of 200 to 250 loans closed per month by setting goals; providing incentives; and conducting weekly pipeline reviews and reports to monitor accuracy, efficiency and productivity.
- Personally processed loans for employees and new investors in addition to covering processors' pipelines in their absence.
- Maximized loan approvals and minimized wasted effort by advising loan officers in structuring and qualifying borrowers; offered tax return analysis expertise to quickly assess self-employed borrowers.
- Sharpened problem-solving skills of processors by instituting continuing education and incentive programs that motivated and empowered them to find solutions to problem loans.
- Utilized self-taught knowledge of Calyx Point mortgage application software to assist loan officers; set-up new investors with automated underwriting and document preparation systems.

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CARE ONE FINANCIAL GROUP, LLC –1766 KING DR., *Baltimore, MD 21224*

November 1998 – September 2002

Processing Manager

January 2002 – September 2002

Promoted to lead a team of 10 senior processors during a period of rapid growth that tripled this mortgage broker in size from 30 to 150 employees. Supervised day-to-day processor activity and maintained a pipeline of 30 to 40 conventional and sub-prime loans.

- Heightened morale and cost-efficiency by promoting and developing all senior processors from internal administrative staff or junior processors.

Senior Loan Processor

November 1998 – January 2002

Excelled as a top producer with a consistent pipeline of 60 to 70 loans and a high number of closings every month. Submitted loans to investors and cleared conditions. Facilitated smooth closings in conjunction with title companies, investors and borrowers. Reviewed loans and HUD-1s for completeness and accuracy.

Senior Loan Processor - continued

- Honored with Outstanding Achievement Award in 2001 and the Most Improved Award in 1999 based on proven ability to close between 40 and 50 loans per month.
- Set the current record for most loans closed in one month by closing 62 loans in October 2001.

EDUCATION

THE UNIVERSITY OF MELBOURNE – *Melbourne, Australia*
Bachelor of Science, Microbiology/Immunology

1993