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Restaurant/Service Experience:

8/2022 to Current – Buffalo Wild Wings (Mission Viejo)

Opening Bartender

- Set Up Bar- Prepare Garnish Trays, Cut Fruit, Set Up bar utensils.
- Greet Customers, Check Ids, Take and serve cocktail/Beer/wine and Food orders (with complete knowledge of menu- including Food Allergens), responsible for entire bar top service and entire restaurant service well. Make all offered signature cocktails as well as any requested cocktails and wine, Poor beers, change kegs.
- Complete required side work, keep bar area clean at all times, test Sanitizer and Bar dishwasher chemicals.
- Operate POS system to take orders and handle payments.
- Train new employees on Opening procedures

Closing Bartender

- Close Bar- Clean all bar tools, Dispose of Glass Bottles/Cans, breakdown service well
- Greet Customers, Check Ids, Take and serve cocktail/Beer/wine and Food orders (with complete knowledge of menu- including Food Allergens), responsible for entire bar top service and entire restaurant service well. Make all offered signature cocktails as well as any requested cocktails and wine, Poor beers, change kegs.
- Complete required side work, keep bar area clean at all times, test Sanitizer and Bar dishwasher chemicals.
- Operate POS system to take orders and handle payments.
- Train new employees on Closing procedures

Server

- Greet Customers, Take Drink and Food orders (with complete knowledge of menu- including Food Allergens), Make food and drink recommendations to customers.
- Expedite food, Bus tables, Wash dishes in Dish pit area.
- Operate POS system to take orders and handle payments.
- Complete required side work

6/2016-7/2018 – Chads Place Bar and Grill (Big Bear Lake)

Bartender

- Greet Customers, Check Ids, Take and serve cocktail/Beer/wine orders, make and server all drink orders.
- Complete required side work, keep bar area clean at all times, test Sanitizer and Bar dishwasher chemicals.
- Operate POS system to take orders and handle payments.

Server

- Greet Customers, Take Drink and Food orders (with complete knowledge of menu-including Food Allergens), Make food and drink recommendations to customers.
- Operate POS system to take orders and handle payments.
- Complete required side work

Mortgage Lending Experience

4/2010 to 6/2022- JMJ Financial Group

Senior Non-Agency Underwriter/DE Underwriter/VA Underwriter

- Initial Underwrite of FHA/VA/Jumbo loan Types- Automated and Manual
- Review and Update Origination System (Encompass) after Credit, Income, Assets are reviewed, Run Re-Run DU/LP
- Review and Sign Off- Prior to Doc, Clear to Close and Prior to Funding Conditions
- Re-Structure Loans (FHA, VA, Jumbo), Program Changes/Investor Re-Underwrites
- Appraisal Collateral Reviews- All Appraisal forms
- Complete Cash Flow Analysis for Self Employed Borrowers/Investment Properties
- Limited Review Condo/PUD Approvals
- (DE Underwriter – CHUMS ID#IB80)
- Jumbo Delegated Underwriter (\$3 Million Wells Fargo/Amerihome/Maxex/Bayview, \$2 Million Chase)
- VA Loans- Complete Loan Analysis, Calculate Residual Income, Calculate Entitlement/VA Funding Fee
- Non-QM Loan Qualification

Conventional Underwriter

- Initial Underwrite of Conventional Loans
- Review and Update Origination System (Encompass) after Credit, income, Assets are reviewed, Run Re-Run DU/LP
- Review and Sign Off- Prior to Doc, Clear to Close and Prior to Funding Conditions
- Re-Structure Loans, Program Changes/Investor Re-Underwrites
- Appraisal Collateral Reviews- All Appraisal forms

Senior Processor

- Review all new file submissions, contact Borrowers and Loan Agents for missing or incomplete items for Conventional/ FHA/ VA loans
- Review and Update Origination System (Encompass) after income, Assets, and closing items are reviewed.
- Run Du/LP (for FHA- order FHA case #, CAIVRS and LDP/GSA's, for VA-Assess Veterans Eligibility and Funding Fee and Calculate Entitlement)
- Contact Agents, Borrowers and Escrow for missing or additional items.

- Package loan for Underwriting, making notes on potential problems
- Review all PTD conditions (or denials) and retrieve missing items
- Order Appraisal thru VA website or for FHA log appraisal into FHA Connection
- Get Loans prepared for loan docs, review Lock and complete doc order
- Work on additional PTF conditions until loan funds

7/2009 to 4/2010- Prospect Mortgage LLC

Senior Processor

- Review all new file submissions, contact Loan Agents for missing or incomplete items for Conventional/ FHA
- Review and Update Origination System (Encompass) after income, Assets, and closing items are reviewed.
- Run DU/LP (for FHA- order FHA case #, CAIVRS and LDP/GSAs)
- Contact Agents, Borrowers and Escrow for missing or additional items.
- Package loan for Underwriting, making notes on potential problems
- FHA log appraisal into FHA Connection
- Review all PTD conditions and retrieve missing items from Borrower
- Get Loans prepared for loan docs, review Lock and complete doc order
- Work on additional PTF conditions until loan funds

4/2007 to 7/2009- Fixed Rate Holdings Inc.

Senior Processor

- Review all new file submissions, contact Loan Agents for missing or incomplete items for Conventional/ FHA
- Review and Update Origination System (Point) after income, Assets, and closing items are reviewed.
- Run DU/LP (for FHA- order FHA case #, CAIVRS and LDP/GSA's)
- Contact Agents, Borrowers and Escrow for missing or additional items.
- Package loan for Underwriting, making notes on potential problems
- Review all PTD conditions (or denials) and retrieve missing items
- Get Loans prepared for loan docs, review Lock and complete doc order
- Work on additional PTF conditions until loan funds

Compliance Manager

- Audit all Funded Loans for FHA/VA and Fannie/Freddie compliance requirements
- Condition Loan officers and processors for needed items on funded loans.
- Review and sign off all compliance conditions
- Manage all Funded loan reports for Management
- Broker/ lender relations (IE. complete Broker Packages and Recerts for over 100 lenders)
- Complete commission worksheets for over 300 Loan Officers
- Loan Officer relations
- Complete and review all state Audits (19 states currently)
- Administrator for All Lender websites and FHA Connection (assign Log ins and restrict access)
- Help processing department on overflow files
- Oversee and manage processing department workflow
- Approve all New Loan Officers (formally referred to as Branches)

- Manage E-mail Server (activating and terminating e-mail accounts)
- Writing and Verifying content for State disclosures
- Manage 60-100 Loan Pipeline

2/2002- 4/2007- Bridge Capital Corporation

Branch Division Sales Coordinator/ Account Manager

- Approve and activate new net Branch Offices
- Complete all Due Diligence for net Branch applications
- Research and Program loans for Net Branches
- Maintain Investor Relations

Purchasing/ Shipping Manager

- Package and ship files to investors for purchase
- Manage Warehouse Line Activity
- Audit Prior to Purchase conditions
- Complete Secondary Marketing Information for Loans (i.e. Verify Investor Pricing, and Warehousing)

Funding Manager

- Manage Warehouse Lines
- Complete Funding reports For Upper Management
- Fund Loans for Retail Operation
- Audit Loan files for Accuracy
- Work with purchasing Department to obtain any Prior to Purchase conditions
- Sign off Funding/ underwriting conditions

Account Manager- Retail

- Price out Loan Scenarios for Net Branches with In House Loan Products
- Train Branches on In-House Products and Guidelines
- Oversee 11 of Bridge Capital's Largest Branches with Minimum 15 employees
- Receive submissions and get files set up in system
- Review and sign off conditions on loans ready for docs or Funding
- Negotiate pricing with our In-house secondary department as well as Correspondent Lenders
- Corresponding with our Branches on conditions and/or questions
- Strategizing with management for better Methods and processes
- Pipeline Management for all Branches

Senior Funder/ Asst. Funding Manager

- Conditioning loans for Funding
- Reviewing Loan documents, escrow and title documents, Hud-1's, Insurance, appraisals and Income documentation
- Fund Loans using 2 warehouse Banks
- Draw and Re-draw loan documents when needed
- Handle all state compliance issues with state specific disclosures
- Manage a 80-160 Loan Pipeline
- Preparing Funding figures

Junior Funder

- Make collateral packages for Warehouse Banks
- Stacking loan docs

- Complete VOE's, Tax Information Sheets, MERS registrations
- Daily Funding Reports for Accounting Department
- Sending Welcome Letters and Servicing Letters to Borrowers
- Managing Docs OUT drawer, Following up on Conditions
- Funding Over-flow loans

Asst. Shipper

- Coping and packaging loans to be sent to Investors
- Following up on purchase advises from Investors
- Reports for Accounting Department on Warehouse Line production
- Contacting Borrowers when additional information is required for loan purchase

Certifications:

- State of California Food Handlers Certification (Expires 8//2/2025)
- California Alcoholic Beverage Control Server ID # 312939577
- BARS Association Verified

Education:

2022- VA Credit Standards Loan Guaranteed Credit Standards Module

2022- ICE Mortgage Technology Courses: Fundamentals of Mortgage Lending, Implementing the Anti-Money Laundering Rules of the Bank Secrecy Act, and Recognizing the Impact of the SAFE Act of 2008

2021: Ellie Mae Education Course: Privacy in Mortgage Lending

2020: Ellie Mae Education Course: The New URLA: What's Different

2019: Ellie Mae Education Courses: Regulatory Compliance for Mortgage Lenders, FACT Act: Getting to Know the Red Flags Rule

2018: Ellie Mae Education Courses: Processing and Underwriting Credit, Implementing the Anti-Money Laundering Rules of BSA, Fair Lending- Lender Responsibilities, Ethical Practices in Mortgage Lending
(Additional Previous Courses)

2002-2003- Academy of Radio Broadcasting- Major Broadcasting- Graduated with Diploma

2001- Big Bear High School- Graduated with Diploma

Qualities:

Responsible, Friendly, Intelligent, Knowledgeable, Punctual, Over-achiever, flexible, well spoken, witty, attentive to detail

*** References and Letters of Recommendation available upon request

