

Linda J. Breithaupt

3714 Prentiss Ave. Lubbock, TX 79407 806-786-7767 ljb@suddenlink.net

Objective Experienced mortgage underwriter. Dependable and highly detail orientated with good communication skills.

Skills & Abilities Strong organizational skills
Detail oriented
Proficient with Encompass mortgage software
Use of Word and Excel
Property appraisal assessments
Excellent teamwork
Experience in Microsoft Word, Excel, Outlook, FNMA DU
FHLMC Loan Prospector and FHA/VA Portals

Experience Portfolio Mortgage Underwriter
Prosperity Bank
Dates: From April 1st, 2019 till Current

- Underwrite mortgage loans based on portfolio guidelines

Mortgage Underwriter, City Bank
Dates From Jan 2017 to March 2019

- FHA, VA and Conventional loans
- Jumbo loans
- VA LAPP approved
- FHA CHUM approved
- Analyze personal and business IRS tax returns
- Research mortgage guidelines for accurate loan decisions
- Communicate with loan processors and loan officers concerning loan deficiencies and recommend areas on how to get loans approved.

Lead Mortgage Underwriter, Prosperity Bank (formally American State Bank)
Dates From June 1997 to January 2017

- In addition to duties from previous employment I was responsible for training new processors and underwriters.

- Communicated with staff on updates to underwriting guidelines from FNMA, FHA, VA and investors.
- Worked with investors to resolve suspense items.

Education

Coronado High School
Miscellaneous banking classes

Professional

Twenty two year history of being an effective team member with full understanding of the underwriting process. Dedicated to enhancing underwriting department operations with an analytical and disciplined approach. Able to work with minimal direction to solve problems and respond to staff inquiries.

References

Carolyn Crowson – 806-786-1495
Cy Hill – 806-632-7748
Tammi Wood – 806-438-7568