

DAVID A. ROBERSON

91 Howard Court
Frederick, MD 21702

Residence: (240) 988-2111
E-mail: daveyboyanthony@gmail.com

GOAL: To pursue a job in the banking or finance business where there is a growth path.

OBJECTIVE: To further my career in the banking/finance business by working with highly motivated and productive individuals.

EXECUTIVE PROFILE: Results-driven with extensive interpersonal communication skills and ability to work collaboratively in a highly demanding work environment. Hardworking with a commitment to learning new skills and achieving corporate goals. People oriented with a desire to insure quality service.

EDUCATION:

Summer 1995 Graduated Albert Einstein High School
Kensington, MD

Winter 1995- Spring 1997 Montgomery College, Rockville, Maryland
Working toward AA degree 50 hours completed

Spring 2001 Microcomputer A+ Certificate Preparation Course (MT127)
Montgomery College/Germantown Campus, **GPA: 4.00**

Fall 2001 Microcomputer Configuration & Installation
Montgomery College/Germantown Campus, **GPA: 4.00**

WORK EXPERIENCE:

August 1996-September 2010: *Jr. Underwriter FHA/Underwriter-Quality Control/Relationship Manager/Loan Processor/Wholesale Operations Manager/Loan Originator*
First Guaranty Mortgage Corporation, Frederick, MD
Wells Fargo Home Mortgage, Frederick, MD
SIB Mortgage Corporation, Frederick, MD
Greater Atlantic Mortgage Corporation, Frederick, MD
First Guaranty Mortgage Corporation, Frederick, MD

- Review/sign off on approval conditions on FHA loans & deem conditions satisfactory or unsatisfactory per FHA underwriting guidelines. Underwrite for approval or denial of DU approved FHA loans.
- Process loan approvals working with nationwide brokers
- Data entry of loan application and all associated background documents using Interlinq Mortgageware software
- Develop loan approval forms including loan conditions for final approval using a template in Microsoft Word
- Research and validate integrity of loan file including credit ratings
- Train new loan officers in Interlinq Mortgageware software
- Maintain a pipeline of loan files keeping in constant contact with borrowers, brokers and title companies/settlement attorneys
- Extensive knowledge and understanding on the input of automated underwriting such as DU, LP, and GUS
- Research marketing leads nationwide on the retail business level in order to expand business
- Perform various marketing strategies to acquire new business clients
- Research land records to target borrowers who would benefit from lowering

- their loan percentage rates; perform follow up
- Contact retail borrowers to assess refinance option; research borrower credit; process loan application
- Order appraisals and various verifications for documentation for final loan approval
- Input all new brokered loans using Interlinq Mortgage Software and distribute evenly to processors
- Maintain daily and monthly projected closings for entire company using Microsoft Excel
- Perform quarterly audit of loan files for data integrity, HMDA purposes, GFE and TIL requirements
- Serve as a liaison between loan officers and underwriting/processing center
- Restructure loans; provide scenarios to loan officers for unapproved loans
- Underwrite/Approve loans; Review borrower's income, assets and credit profile in order to provide loan decision
- Provide support to teammates in dealing with difficult loan scenarios

1994-1996

Short Order Cook, Olney Inn Restaurant, Rockville, MD

1992-1993

Sales Person, Pets America, Rockville, MD

SKILLS:

- Diagnose hardware and software related issues with Windows 98 and 2000
- Repair and replace hardware parts
- Learned the following concepts from the Microcomputer Control Program class: How computers work; how software and hardware work together; understanding and managing memory; understanding floppy drives; introduction to hard drives; support of I/O devices; support of Windows 9x; understanding and supporting of Windows NT; supporting Windows 2000 Professional
- Proficient in Windows XP, Microsoft Word, Excel, Internet and Mortgage Software
- Work as a team member and contribute to group efforts
- Teach others new skills
- Serve clients by working to satisfy customer expectations
- Good negotiator who works toward agreement involving exchange of resources; excellent communication skills
- Acquire and evaluate information and then organize and maintain vast information stores
- Readily able to interpret and communicate information both verbally and by writing; uses computers to communicate and process information
- Prioritize workload, allocate time, prepare and follow schedules
- Assess skills of other employees and distribute workload accordingly; evaluate performance and provide feedback to employer
- Self-starter with strong belief in personal integrity

VOLUNTEER EXPERIENCE:

- 1990 - Served in Appalachian Mountains with Habitat for Humanity
- 1991 - Performed mission service in Costa Rica, Central America
- 1992 - Performed mission service in Budapest, Hungary

ACTIVITIES:

Exercise, small group studies, active church member, roller-blading, guitar, working with animals (reptiles & dogs), reading

References Available Upon Request