

Karen Lanese

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SUMMARY

“Seasoned professional with 37 years of experience in the banking and finance industry that includes 14 years in Mortgage Underwriting, 10 years in Management & Branch Operations, 8 years in Consumer Lending Management, and 5 years in Sales.”

EXPERIENCE

Senior Mortgage Underwriter

Envoy Mortgage

July 2017 to October 2018

Ensured loan submittals met internal and external eligibility requirements. Gained extensive experience in underwriting Conventional and FHA loans. Maintained meticulous attention to detail in underwriting mortgages. Evaluated the financial strength of borrowers to determine risk and repayment capacity.

Mortgage Underwriter II

Newtown Savings Bank

January 2016 to July 2017

Mortgage Underwriter

Key Bank

December 2014 to January 2016

Mortgage Quality Control Coordinator

Key Bank

February 2013 to December 2014

Audited mortgage loan files to measure the performance against legal, regulatory, investor, and internal bank policies. Responsibilities also included performing file reviews in compliance with the defined policies and procedures, and to maintain a strong professional relationship with personnel in the Underwriting Department.

Fitness Studio Owner

March 2006 to February 2013

Managed and Operated fitness studio and taught group exercise classes with a focus on Zumba. Oversaw the day to day activities that go on in a health club establishment. Managed all staff and handled marketing, payroll and all other services provided.

Branch Operations Manager

Bank of America

December 2001 to March 2006

Managed the day-to-day operations staff and ensured adequate processes, procedures, and workflow were in place to meet business and regulatory requirements. Resolved complex and sensitive loan operations and customer service issues. Made decisions based on what is best for clients, and the company. Assured quality customer service to all clients. Lending authority up to 1 million dollars.

Senior Mortgage Underwriter

People's United Bank

July 1992 to December 2001

Teller, Head Teller, Customer Service Representative, Teller Supervisor, Consumer Loan Servicing Manager

People's United Bank

June 1974 to June 1992

Certifications: DE, SAR/LAPP

Technology: Mortgagebot, Encompass, DU, LP, Word, Excel