

Maryann C. DiBenedetto
76 Prince Ave.
Newington, CT 06111
(860) 667-1403 cell (860) 930-6409
Maryann17@cox.net

Experience:

June 2014 Mar 2018	Guaranteed Rate, Chicago, IL Senior Underwriter Responsible for underwriting FHA and conventional loans including various Housing Agency loans (CT,ND,UT,ID,NV)
Nov. 2013 June 2014	Darien Rowayton Bank, Darien, CT Senior Underwriter Responsible for underwriting FHA and conventional loans.
May 2011 Nov. 2013	Mortgage Master Inc., Southington, CT Sign Off Underwriter-Correspondent Lending Responsible for underwriting FHA and conventional loans including short sale loans for various investors.
Feb. 2010 May 2011	MetLife Home Loans, Bloomfield, CT Underwriter IV Responsible for underwriting FHA, VA, Jumbo and conventional loans.
Jan. 2008 Feb. 2010	GMAC Mortgage Corp., West Hartford, CT Senior Underwriter Responsible for underwriting FHA and conventional loans including short sale loans.
Oct. 2006 Jan. 2008	Mortgage IT, Rocky Hill, CT Underwriter IV Responsible for underwriting conventional loans for Northeast Wholesale.
March 2002 Oct. 2006	Genworth and MGIC Contract Underwriter for Wachovia, Waterbury, CT Responsible for underwriting conventional and jumbo loans (including Alt A) for the Northeast, Southeast and Mid-Atlantic regions.

- June 2001
March 2002
- GMAC Mortgage Corp., West Hartford, CT**
Field Credit Policy Manager
Responsible for the overall management of risk for the Northeast and North Central division. Duties include interaction with the Division/Regions/District Managers to support production goals.
- Sept. 2000
June 2001
- First Union Mortgage Corp., Waterbury, CT**
Senior Underwriter and Team Leader
Responsible for leading and supervising the Fairfield/NY team in processing, underwriting and closing conventional loans (conforming and jumbo) in a timely fashion. DU and LP underwriting is performed. Responsible for the monitoring and management of pipeline reports.
- Feb. 1996
Sept. 2000
- Bank of America, Glastonbury, CT**
Operations Manager and Senior Underwriter
Responsible for underwriting conventional and government files for CT (including CHFA), MA and NY (including co-ops). Promoted to Operations Manager in July, 1998. Responsible for managing the processing and closing staff. August, 1999 moved to New England Wholesale division. Responsible for underwriting loans for CT,MA, NY and VT. Underwriting also includes DU and Loan Prospector.

Additional work experience available upon request

Education:

- May, 1980
- The University of Connecticut, Storrs, CT**
Bachelor of Science, Business Administration
Major: Real Estate and Urban Economic Studies. Extensive work
In real property appraisal and investment analysis.
- June 1983
- American Institute of Paralegal Studies, Bristol, CT**
Paralegal-Legal Assistant Certificate
Course work in all aspects of law including real estate law.
- American Institute of Banking/Center for Financial Studies**
Courses include: Principles of Banking, Analyzing Financial
Statements, Commercial Lending.
- FHA DE Underwriter**