

Sandy Hornady Adkins
1 Converse Road Bolton CT 06043
704-840-9405
SandyA1374@gmail.com

Summary: Motivated, results-driven individual. I have over 20 years experience in the mortgage industry, sales, underwriting and customer service. High performer with well-developed organizational skills. An employee known for dedication, energy, creative problem solving, and outstanding customer service.

Areas of Expertise: DE/CHUMS, VA SAR/LAPP, USDA, CFHA, MassHousing, Mortgage Underwriting Guidelines, Conventional and Government Mortgages, Organizational skills, excellent customer service, Credit and Income analysis as well as full collateral reviews.

LeaderBank, Simsbury CT

07/09/2018 – 10/04/2018 - Lay-off due to economic conditions

DE/SAR/LAPP Conventional and Jumbo Underwriter – Retail

\$2 Million in lending authority

CFHA and Mass Housing programs for FHA and Conventional.

The single Underwriter for the state of Connecticut as the company is trying to expand in the state. Accountable for analyzing highly complex financial and credit information according to internal standards, investor guidelines, and federal regulations. Underwrote a wide variety of loans to include Agency, Jumbo, FHA, and VA loans.

Mentored Junior underwriters and account managers for potential underwriting positions. Underwrote manual loans with a higher aggregate credit exposure to include exceptions not determined thru DU. Full appraisal reviews to include manufactured homes, single-family, multi-family, Investments and Condominium homes. Full review of income tax returns for Business and Self-Employed borrowers. Ensure all HUD requirements are met on FHA loans, loan is insurable and any CMS overlays are applied. Leading the work of others in the absence of the underwriting manager to ensure staff has the tools and support necessary to efficiently decision loans. Assist as needed with post-closing review and clearance.
CFHA and Mass Housing programs

Village Mortgage, Avon, CT

08/09/2017 – 06/29/2018

DE/SAR/LAPP/Conventional Underwriter – Retail and Wholesale

\$1 Million in lending authority

Analyze and condition Conventional, FHA, and VA approved

and manual underwritten mortgage loans. Complete detailed analysis of personal assets, income and liabilities for clients to secure an accurate decision to complete the loan process. Analyze personal and business tax returns for income qualification. Underwrite purchase, new construction and refinance mortgage loans. Review credit reports to determine eligibility. Evaluate overall loan documents for accuracy, completeness and compliance to ensure the loan is marketable. Ensure compliance with underwriting protocols. Cultivate relationships with the broker community and sales representative by providing timely updates on loan status. Achieve a high level of internal/external customer satisfaction by delivering top-notch service and providing efficient turnaround. USDA loan, CHFA, and MassHousing programs.

Total Mortgage, Milford, CT – remote and in-office

06/01/2017 – 08/03/2017

DE/SAR/LAPP Conventional Underwriter – Retail and Wholesale

\$1 Million in lending authority

The company's only VA Underwriter. Trained coworkers for underwriting positions. Interacted with attorneys and appraisers and maintained excellent customer service. Underwrote and processed 4 former underwriter pipelines to include all their conditions and closings. Position also included assuming the former Underwriting Managers wholesale pipeline and the entire VA pipeline; to include issuing all VA NOV's for the office. Achieved top level quality results and reduced turn times below 24 hours.

Carrington Mortgage Services, Windsor CT

11/03/2014 – 05/29/17

Senior DE/SAR/LAPP Underwriter – Wholesale and Retail

\$1 Million in lending authority

Accountable for analyzing highly complex financial and credit information according to internal standards, investor guidelines, and federal regulations. Underwrote a wide variety of loans to include Agency, Jumbo, FHA, and VA loans. Mentored Junior underwriters and account managers for potential underwriting positions. Underwrote manual loans with a higher aggregate credit exposure to include exceptions not determined thru DU. Full appraisal reviews to include manufactured homes, single-family, multi-family, Investments and Condominium homes. Full review of income tax returns for Business and Self-Employed borrowers. Ensure all HUD requirements are met on FHA loans, loan is insurable and any CMS overlays are applied. Leading the work of others in the absence of the underwriting manager to ensure staff has the tools and support necessary to efficiently decision loans. Assist as needed with post-closing review and clearance.

Loan Depot – Foothills Ranch CA – remote

06/02/14 – 09/30/14

Senior DE/SAR Underwriter III – Wholesale Start Up Division

\$1 Million in lending authority

The single underwriter for the East Coast specializing in East Coast mortgage as well as Hawaii, California, and NY CEMAs. Evaluated loans in order to maximize organizational profit and minimize risk or loss. Pipeline review and management. Assist as needed with post-closing review and clearance. Comprehensive review and update of HUD guideline changes and announcements. Communicate decisions to internal and external clients. Identify alternative approval options as necessary. Full income, assets and collateral reviews. Review of full income verification for self-employed and full business income tax borrowers. Conventional, HARPS, Jumbo, FHA and VA loans. Full and manual underwrites to include full appraisal reviews.

Education:

07/92- 01/93 and 09/10 – current East Carolina University

01/07 - 01/08 – US Career Institutes

01/93 - 06/97 – Central Piedmont Community College

Skills:

DE Certified, VA IRRRL, SAR/LAPP, USDA, CFHA, NY CEMAs, Windows, Excel, 10 key by touch. Empower, CLOUT, DE/DU and LP Underwriting. Wells Fargo and Bank of America Mortgage Systems LPS and Merlin, LIFT, and Encompass 360

References:

Available Upon request