Rosalind Achterberg-Kimani

Loan Processor

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SUMMARY

Mortgage loan processor with 5 years handling conventional, FHA and VA loans in Encompass. Carries a pipeline of 35 to 45 active files, closes about 22 loans a month, and keeps the average time from application to clear-to-close at 24 days. Known for complete submissions: fewer than 1 in 10 files come back from underwriting with missing documents.

EXPERIENCE

Mortgage Loan Processor — Piedmont Crest Mortgage

Charlotte, NC · Apr 2022 – Present

- Manage a pipeline of 35 to 45 conventional, FHA and VA files for 3 loan officers, closing an average of 22 loans a month.
- Cut average application-to-clear-to-close time from 31 days to 24 by ordering appraisals, title and verifications on day 1 instead of after initial review.
- Lowered the underwriting suspense rate on my files to under 8% by building a pre-submission checklist for income, assets and credit explanations.
- Track TRID disclosure dates for every file, with zero missed Closing Disclosure deadlines across more than 600 closings.
- Trained 2 new processors on Encompass, condition tracking and borrower calls, both carrying full pipelines within 3 months.

Loan Processor — Catawba Valley Community Bank

Hickory, NC · Jun 2019 – Mar 2022

- Processed about 15 residential and small consumer loans a month, from document collection through closing package.
- Ordered and reviewed 180 appraisals a year, flagging 12 with value or condition issues for underwriter review before submission.
- Verified income for self-employed borrowers using 2 years of tax returns and profit-and-loss statements, reducing repeat document requests by about a third.
- Kept 100% of files audit-ready in quarterly compliance reviews by scanning and indexing every document within 1 business day.

SKILLS

Loan types: Conventional, FHA, VA, USDA, home equity, refinance

Systems: Encompass, Desktop Underwriter, Loan Product Advisor, MERS, Microsoft Excel

Compliance: TRID, RESPA, HMDA data fields, ECOA, fair lending basics

Verification: VOE and VOD, 4506-C transcripts, appraisal review, title and flood certificates

CERTIFICATIONS

Certified Mortgage Processor (CMP), 2021

EDUCATION

A.A.S. Business Administration, Central Piedmont Community College, 2018

Fictional example by FindAJobAI: the person, employers and numbers are invented.