Branwen Ustariz

Senior Underwriter

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SUMMARY

Underwriter with 6 years in residential mortgage lending at a regional bank and a credit union, underwriting conventional, FHA and VA loans. Reviews 25 files a week with a default rate half the branch average, and redesigned the exception-approval process to cut turnaround from 4 days to 36 hours. Known for clear, defensible decisions and steady judgment under deadline pressure.

EXPERIENCE

Senior Mortgage Underwriter — Cascade Ridge Bank

Charlotte, NC · Mar 2022 – Present

- Underwrite 25 conventional, FHA and VA loan files a week, averaging $420,000, with a 90-day delinquency rate of 1.2% against a branch average of 2.6%.
- Redesigned the exception-approval workflow with the compliance team, cutting average turnaround on exception files from 4 days to 36 hours.
- Reviewed 8 months of denied-file data and found 60 self-employed borrowers were declined on incomplete income documentation; revised the checklist cut that category's denial rate by a third.
- Mentor 3 junior underwriters on reading tax returns and business financials for self-employed borrowers, reducing their file return rate by 20%.

Mortgage Underwriter — Pinehollow Credit Union

Charlotte, NC · Jun 2019 – Feb 2022

- Underwrote 18-20 residential loan files a week against Fannie Mae and FHA guidelines, maintaining a repurchase rate under 0.5%.
- Caught 12 cases of unreported debt through verbal verification of employment and credit re-pulls before closing, preventing likely early default.
- Worked with 4 loan officers to clear conditions on files stuck over 10 days, cutting the credit union's average time-to-close by 3 days.

SKILLS

Underwriting: Conventional, FHA, VA loans, DTI and LTV analysis, self-employed income review

Systems: Encompass, Desktop Underwriter (DU), Loan Prospector (LP), DocuSign

Guidelines: Fannie Mae, Freddie Mac, FHA/HUD, VA handbook

Risk and compliance: Fraud red flags, QM/ATR rules, exception documentation

CERTIFICATIONS

NAMU Certified Mortgage Underwriter (CMU), 2021

EDUCATION

B.S. Finance, University of North Carolina at Charlotte, 2019

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