

# CHRISTINA MARIE COLTER

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## EXPERIENCED UNDERWRITER

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A leader who presents a balanced combination of interpersonal and business skills to build solid relationships across all levels. To work in a professional environment in underwriting that will offer room for growth and where my strong analytical skills and attention to detail may be utilized.

### PROFESSIONAL EXPERIENCE

#### HUNTINGTON NATIONAL BANK

03/2021 - present

##### *Conventional Underwriter (Irving, TX)*

- Underwrite residential first mortgage files (conventional FNMA, FHLMC). Diverse portfolio including CRA throughout bank footprint.
- Underwrite file from initial decision to clear-to-close utilizing mortgage software in a paperless environment.
- Adhere to all department service level standards for communication, production, and turn-time.
- Experience with risk accountability, law and regulation compliance and audit/regulatory examination response.
- Proficient with Loan Origination software, Desktop Underwriter and Loan Prospector.
- Extensive knowledge of all standard mortgage loan documents including, but not limited to: appraisals, title reports, income verification, purchase contracts, lease agreements, trusts, warranty deeds, etc.
- Understanding of rate sheets and products profile/criteria in relation to credit decisions.
- Ability to interpret, apply and explain policy/procedures to both internal/external customers.
- Ability to work in a high-volume environment with minimal supervision, while maintaining production service levels.
- Ability to multi-task while maintaining a high-level of flexibility.

#### HAPPY HOME LENDING

02/2018 - 03/2021

##### *Conventional Underwriter (Glenn Heights, TX)*

- Evaluated the credit history, employment history, and financial status of mortgage loan files to determine credit worthiness in compliance with the guideline requirements.
- Detected and prevented mortgage fraud.
- Completed thorough analyses of loan files to determine compliance with company, investor and conventional guidelines.
- Evaluated credit package and collateral for residential mortgage loans to ensure an investment quality loan product.
- Verified accuracy and completeness of all conventional packages.
- Maintained company productivity level and comply with designated turnaround time for underwriting conventional files.
- Communicated with appropriate parties, including branch personnel and underwriters to obtain further information, present proposals, and explain company underwriting policies.
- Complied and provided required reports to management as needed.
- Kept LOS system updated as required.
- Responded to reviews and audits in a timely manner along with aptitude for figures and ability to work effectively under specific time constraints.
- Maintained a professional image and adheres to standards consistent with company policies and procedures.

**ERNST & YOUNG**

10/2017 - 2/2018

***Sales and Use Tax Accountant (Dallas, TX)***

- Prepared and filed sales and use returns for clients across multiple industries.
- Analyzed sales and use data provided by clients and notified client of any abnormalities.
- Kept accurate tax rate schedules for all clients and timely clients of any changes.
- Responded to requests for tax information by internal customers and taxing authorities, resolved compliance issues with taxing authorities.
- Maintenance of the tax return system making corrections and updates on monthly basis in order to stay current with all law changes, rate changes, etc.

**GREYSTAR**

10/2013 - 10/2017

***Property Accountant (Irving, TX)***

- Accrual basis accounting for single family and multi-family properties.
- Compiled and analyzed financial information in preparation for entry into various financial statements and accounting reports.
- Performed discounted cash flow analysis, variance analysis and forecasting.
- Prepared month end schedules for management fee accruals, utility amortization and insurance accruals.
- Researched and resolved discrepancies with GL accounts.
- Reviewed budgets, revenue, expense, payroll entries, invoicing and other accounting documents for research and discrepancy resolution as required.
- Performed monthly bank reconciliations and wire transfers, make mortgage payments and owner distributions.
- Trained new entry level accounting professionals and interns on procedures, job duties and company policies.
- Successfully designed and implemented imperative organizational programs, including financial literacy initiatives, employee engagement and mentorship designations.

**CIVITAS EDUCATION PARTNERS, LLC**

07/2012 - 10/2013

***Staff Accountant (Chicago, IL)***

- Performed full cycle AP and processed over 400 invoices, stipends & reimbursements using Sage.
- Accurately prepared journal entries, adjustments, and reclassified entries.
- Processed full cycle payroll for over 300 employees (some union) including central office and four educational institutions.
- Prepared and implemented new school budgets and organizational policies/procedures.
- Performed month end closing process including cash entries, allocations, account reconciliations, activity roll forward & variance analysis.

**EDUCATION & PROFESSIONAL ORGANIZATION MEMBERSHIP**

**Master of Business Administration**, Colorado Technical University, 2019

**Bachelor of Science, Accounting**: Colorado Technical University, 2017

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