

SANDRA M WESTPHAL

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GOAL- To join an organization where customer service is a priority and team work along with inter-departmental cooperation helps deliver great customer service.

EMPLOYMENT:

January 2018 - present

Chemical Bank/TCF Bank/Huntington National Bank

- Internal customer service-maintain open communications between Lending Assistant and Loan Officers
- Prepare Commercial Loan documents
- Credential Borrower Entities, Order Flood Determinations, Order UCC Search's, review title commitments, obtain OFAC clearance, complete real estate tax searches
- Assist co-workers when help is needed to complete loan files in a timely manner

April 2013 – January 2018

Poznak Dyer Kanar Garchow Schefsky PLC

- Assist attorneys and schedule appointments for attorneys
- Prepare deeds, discharges, land contracts and memorandum of land contracts
- Prepare documents for probate matters and landlord /tenant matters
- Prepare real estate closing packages, maintaining contact with realtors, title companies and clients, disbursement of real estate files including mailing documents to appropriate counties, assessors, payoffs, etc.
- File business documents with the State of Michigan-LARA

February 1985-April 2013

Wolverine Bank

Commercial Loan Processor-

- Prepare loan closing documentation, schedule and perform closings with customers
- Complete searches with the Register of Deeds office and State of Michigan and UCC searches

- Customer assistance
- Order title commitments, surveys and appraisals, if required

Residential Loan Processor-

- Prepare loan closing documentation, schedule and perform closings with customers
- Order title commitments, review and clear any exceptions
- Insure all taxes are paid and home owners insurance meets guidelines and names bank as loss payee.

Residential and Consumer Loan Officer-

- Meet with customers, complete loan application, complete disclosures
- Order credit reports, flood determinations, appraisals, title commitments and survey's if required.
- Complete loan analysis, including housing and total expense ratios, complete appraisal check list and complete the file to deliver to underwriting for approval or denial
- Maintain customer contact during the application process

REFERENCES

Liz Hickey
12606 Dice Rd
Freeland, MI 48623
Work- 989-633-7671 Home- 989-695-5490

Beverly Kaczmarek
5268 N 11 Mile Rd
Pinconning, MI 48650
Work- 989-832-1770 Cell- 989-450-7713