

# 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  
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