

STELLA FRANCESCHINI

CONTACT

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SKILLS

- Proven ability to analyze and underwrite complex loan structure including self-employed borrowers, investment properties and construction loans
- Strong cash flow analysis skills reviewing complex Personal, Business Tax Return, P-L statements and Financial statements
- Extensive knowledge of all standard mortgage loan documentation including appraisals, title reports, income verification, purchase contracts, lease agreements, warranty deeds, etc
- Understanding of rate sheets and product profile/pricing/criteria in relation to credit decisions.
- Underwriting experience with loan origination software Desktop Underwriter and Loan Prospector
- Ability to work in high volume environment with minimal supervision, while maintaining production service levels
- Customer service oriented
- Adapts easily to new concepts and responsibilities.
- Proficient in Microsoft Word, Excel, and Power Point
- Enthusiastic and positive attitude

PROFESSIONAL SUMMARY

Dedicated professional focused on teamwork, efficiency, and achievement. Goal-oriented multi-tasker with strong analytical skills. Experienced at working under tight deadlines while maintaining professionalism and integrity.

WORK HISTORY

Underwriter II, 02/2020 to Current

TCF National Bank - Kenosha, WI

- Reviews and analyzes financial statements, credit histories, income reports, titles, appraisals, and other mortgage documentation
- Evaluates debt ratio, loan-to-value ratios, and various other factors when making underwriting decisions
- Reviews and specifies loan conditions as necessary
- Documents and effectively communicates reason for approval/rejection of loans.
- Ensures compliance with regulatory standards and company policies and guidelines
- Achieved 100% quality with no errors from Audit Committee reviews

Consumer Underwriting Specialist, 06/2013 to 12/2019

Park Bank - Brookfield, WI

- Reviewed and analyzed mortgage loan documentation during underwriting process
- Approved, declined or counter-offered loans up to \$3 Million
- Monitored and implemented changes within lending legislation and regulation to ensure company compliance
- Increased customer satisfaction ratings by 25% by quickly resolving problems
- Participated in multiple projects to improve underwriting procedures
- Achieved 100% quality with no audit findings from Quality Control

Mortgage Loan Processor, 05/2009 to 12/2013

Bank Mutual Corp. - Milwaukee, WI

- Obtained and evaluated all required documentation for residential first mortgage loans
- Analyzed financial information, reviewed credit reports, titles, appraisals, purchase contracts, lease agreements, warranty deeds and other mortgage documentation
- Prepared 45-50 loans monthly for underwriting consistent with internal policies and investor guidelines

EDUCATION

Bachelor of Science: Business Management

University of Wisconsin - Parkside - Kenosha, WI