



FHA Underwriter

Karen Jackson

Professional summary

Detail-oriented and experienced FHA Underwriter with over 9 years of expertise in evaluating and underwriting FHA loans, ensuring compliance with federal regulations, and mitigating risk while promoting a streamlined approval process. Proficient in analyzing borrower creditworthiness, property values, and loan eligibility for residential mortgages.

Experience

FHA Underwriter

January 2020 - Now

Primelending / Los Angeles, CA

- Review and underwrite FHA loans, ensuring compliance with HUD regulations and guidelines.
- Analyze borrower financial profiles, including credit reports, income, assets, and debt-to-income ratios.
- Conduct risk assessments and determine loan eligibility for first-time homebuyers and clients with less-than-perfect credit.
- Collaborate with loan officers and processors to resolve complex issues and meet closing deadlines.
- Ensure timely communication with borrowers and third parties, maintaining high customer satisfaction.

Junior FHA Underwriter

June 2016 - December 2019

Wells Fargo Home Mortgage / Los Angeles, CA

- Supported senior underwriters by reviewing initial loan applications, credit reports, and supporting documentation.
- Ensured all required documentation met FHA standards before submission for final approval.
- Assisted in ensuring loan applications met LTV (loan-to-value) requirements, assisting borrowers with FHA guidelines.
- Gained proficiency in using Encompass for loan processing and compliance checks.

Professional Development & Training:

- Attended the Annual Mortgage Lending Conference (2023) in San Diego, focusing on emerging trends in FHA lending and regulatory updates.
- Completed a Risk Management in Mortgage Lending course with the National Mortgage Licensing System (NMLS) in 2024.
- Regularly participate in internal training sessions on compliance, fraud prevention, and new FHA guidelines to stay updated.

(555) 123-4567

karenjackson@email.com

Los Angeles, CA

Education

Bachelor of Science in Finance

University of California, Los Angeles

Graduated: 2016

Certifications

- Certified Mortgage Underwriter (CMU) – National Association of Mortgage Underwriters (NAMU), 2021
- FHA Direct Endorsement Certification, 2020

Skills

FHA Guidelines & Regulations ◆◆◆◆◆

Loan Processing Systems (Encompass, Calyx) ◆◆◆◆◆

Risk Analysis & Mitigation ◆◆◆◆◆

Compliance & Regulatory Adherence ◆◆◆◆◆

Strong Communication Skills ◆◆◆◆◆

Problem-Solving ◆◆◆◆◆