

Kellee West

(904) 238-9363

kwest1101@outlook.com |

OBJECTIVE

A successful financial and business professional with 20 plus years of lending and banking experience seeking employment in the financial services industry. Extensive knowledge of lending laws, banking regulations, and underwriting techniques. Ability to manage departments, lead teams, monitor portfolios, and analyze complex financial data. Demonstrates ability to motivate teams, and foster interdepartmental cooperation. A proactive, results-oriented problem solver. Excellent presentation and communication skills.

EXPERIENCE

York Hospital, York Maine

Patient Service Representative, 01/2023-06/28/2024

Check in, review, and verify patient coverage of insurance and financial data. Explain forms to patients, handling payment for medical services, and verifying insurance. Collects co-pays or deductibles prior to the patient being seen by the provider using established policies and procedures. Explain forms to patients, handling payment for medical services, and verifying insurance.

- Emergency Department Registration
- Answer phone calls and redirect calls to the appropriate individual.
- Greet patients.
- Record patient information.
- Digitize patient information.
- Collect patient payment information and check that it is valid.
- Validate medical insurance coverage.
- File patient records.

ARC HOME LLC, Mount Laurel, New Jersey

Senior Non-QM Underwriter, 5/2022-09/2022

Reviewed, analyzed, and performed underwriting of complex individual consumer requests and products within company and industry guidelines. Performed reviewing of financial statements, credit reports, and applicable ratios (debt ratios, loan-to-value). Examined transactions to ensure accuracy and completeness. Prepared formal reports for review. Ensured that documents consistent and upheld to company and industry guidelines. Implemented fraud detection techniques and performing compliance reviews.

- Non-QM Loan Underwriting
- Maintained relationships with brokers with loans in pipeline
- Multi-Family Underwriting
- Asset Based Lending

NEO HOME LOANS, Salt Lake City, Utah

Senior Underwriter, 2020-2022

Oversaw review, analysis, and underwriting of complex individual consumer requests and products within company and industry guidelines. Performed reviewing of financial statements, credit reports, and applicable ratios (debt ratios, loan-to-value). Examined transactions to ensure accuracy and completeness. Ensured that documents consistent and upheld to company and industry guidelines. Implemented fraud detection techniques and performing compliance reviews.

- Non-QM Loan Underwriting
- Multi-Family Underwriting

- Asset Based Lending
- FHA/Fannie Mae/Freddie Mac

NEW AMERICAN FUNDING, Tustin, CA
Senior Underwriter, 06/2020-11/2020

Reviewed, analyzed, and performed underwriting of complex individual consumer requests and products within company and industry guidelines. Performed reviewing of financial statements, credit reports, and applicable ratios (debt ratios, loan-to-value). Examined transactions to ensure accuracy and completeness. Implemented fraud detection techniques and performing compliance reviews.

- Non-QM Loan Underwriting
- Multi-Family Underwriting
- Asset Based Lending
- FHA/Fannie Mae/Freddie Mac

BENCHMARK MORTGAGE, Plano, Texas
Underwriting Manager, 05/2015-05/2020

Provided leadership, support, and guidance to underwriting team and jumbo loan department. Led in ensuring that underwriting and processing team complied with goals, objectives, and standards of organization to meet customer satisfaction and deadlines. Participated in development and supervising of team members, including decisions relative to performance reviews, terminations, hires, discipline, and salary actions.

Participated in formulation of work procedures, policies, and methods to ensure compliance with legal, investor, regulatory, and business policies which directly affected work unit but may have indirect, if any, effect on other departments and outside customers.

- Non-QM Loan Underwriting
- Maintained relationships with Branches with loans in pipeline
- Multi-Family Underwriting
- Asset Based Lending
- FHA/Fannie Mae/Freddie Mac

JP MORGAN CHASE, Jacksonville, FL
Correspondent Underwriting Supervisor, 09/2011-04/2015

Supervised non-agency jumbo underwriters with accountability for ensuring quality customer service provided to internal/external customers. Participated in development and supervising of team members, including decisions relative to performance reviews, terminations, hires, discipline, and salary actions. Took part in formulation of work procedures, policies, and methods to ensure compliance with legal, investor, regulatory, and business policies which directly affected work unit but may have indirect, if any, effect on other departments or outside customers. Selected to review and revise correspondent credit UW training platform to ensure that all material provided to new hires corresponds to training and procedures of channel.

- Reviewed and revised UW assessment testing and appraisal recertification testing to ensure that required testing for channel matched guideline exposure aligned with channel and selected to lead development of training and development platform/curriculum for new hires and junior UW transitioning into full UW role.
- Selected as delivery manager for all contingent employees for correspondent underwriting for Chase.
- Chosen to contribute to alignment of current credit policy to industry requirements set into place January 2014.

ADDITIONAL EXPERIENCE

WELLS FARGO, Jacksonville, Florida, **DE Underwriter (UW IV)**, 2008-2011. Guided reviewing, analyzing, and underwriting complex individual consumer requests and products within company and industry guidelines. Performed

review of financial statements, credit reports, and applicable ratios (debt ratios, loan-to-value). Examined transactions to ensure accuracy and completeness.

Care Access Concierge/ Emergency Department Registrar/Commercial Lending/Asset Based Lending/Multi Family Lending/Credit Risk Analysis/Quality Control Underwriting/Due Diligence Underwriting

CERTIFICATIONS

Direct Endorse Underwriter, FHA

Non-QM/Non-Agency/Government/Agency Underwriting/Commercial Lending

COMPUTER SKILLS/SOFTWARE

Microsoft Office, Paragon, ECW, Encompass, MeridianLink, Lending Pad, Calyx