

Marta Faggard

Loan Underwriting Officer

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☎ (904) 685-5155

📍 667 route 15, Williamstown,
VT 05679

Education

Bachelor of Science in Finance at University of Vermont, VT

Aug 2012 - May 2017

I have learned how to manage money, how to save and invest money, and how to use financial software.

Links

[linkedin.com/in/martafaggard](https://www.linkedin.com/in/martafaggard)

Skills

Mortgage Underwriting

Mortgage Origination

Financial Analysis

Credit Analysis

Risk Management

Portfolio Management

Languages

English

Spanish

Hobbies

Organizing

Crafting

Reading

Profile

I am a Loan Underwriting Officer with over 5 years of experience in the industry. I have a proven track record of success in underwriting loans and providing excellent customer service. I am knowledgeable in all aspects of loan processing, including credit analysis, financial statement analysis, and collateral evaluation. I am also experienced in working with multiple lending platforms and systems. I am a motivated self-starter who is able to work independently or as part of a team. I possess strong communication skills and enjoy working with people from diverse backgrounds.

Employment History

Loan Underwriting Officer at M&T Bank, VT

Mar 2022 - Present

- Reviewed and approved loans totaling \$15 million in the first quarter of 2019.
- Successfully closed a \$5 million loan for a new client in February 2019.
- Maintained a 97% accuracy rating on all loan approvals from January to March 2019.
- Received positive feedback from customers on 96% of surveys sent out in 2018.
- Trained 2 new underwriters on company policies and procedures.
- Achieved an average processing time of 7 days or less for all loans approved in 2018.

Loan Underwriting Officer II at Citizens Bank, VT

Jul 2017 - Feb 2022

- Reviewed and approved loan applications for home equity lines of credit, auto loans, and personal loans.
- Analyzed borrower financial information to assess creditworthiness and determine ability to repay the loan.
- Utilized knowledge of various types of lending products to make recommendations to customers based on their needs.
- Used automated underwriting systems to generate initial approval decisions for borrowers.
- Coordinated with other departments within the bank as needed to obtain additional information or documentation required for loan approval process.
- Monitored changes in customer financial status which could impact ability to repay the loan.

Certificates

Certified Mortgage Underwriter (CMU)

Apr 2021

Certified Residential Mortgage Specialist (CRMS)

Mar 2020