Ava Velasquez

(253) 555-6924 ava.velasquez@example.com linkedin.com/example/avavelasquez Tacoma, WA 98402

SUMMARY

Mortgage compliance and homeownership program professional with 9 years of progressive experience across **loan underwriting**, **quality control**, **lender support**, and public program administration. Work has centered on protecting program integrity while helping borrowers, lenders, and housing partners move loans forward with clear decisions. Experience includes FHA, VA, USDA, conventional, state bond, **Mortgage Credit Certificate**, down payment assistance, household income, daily priced, and investor compliance requirements. Reviews have applied IRS guidance plus Fannie Mae, Freddie Mac, and Ginnie Mae standards across pre closing, post closing, servicing, and quality control files. Leadership includes lender training, reservation monitoring, fund allocation reporting, policy updates, process improvement, and correction resolution. A practical, service focused approach supports sound decisions, trusted partnerships, and responsible use of public housing resources.

EXPERIENCE

Senior Homeownership Compliance Analyst
October 2023 - Present

Cascade Housing Programs — *Tacoma, WA*

Administers state bond, **Mortgage Credit Certificate**, daily priced, and **down payment assistance** programs. Leads file compliance, reservation oversight, lender support, quality control, reporting, training, and workflow improvements that protect public funds and improve service consistency.

- Balanced daily reservations, eligibility decisions, and fund allocations across state bond and assistance programs.
- Reviewed **pre purchase files** against IRS rules, income limits, procedures, and investor requirements within service timelines.
- Resolved post purchase and servicing discrepancies using **Fannie Mae**, **Freddie Mac**, and Ginnie Mae guidance.
- Delivered **lender training** on income calculations, documentation standards, reservation procedures, and recurring compliance findings.
- Improved review checklists, database reports, and correction workflows after audit findings and lender feedback.
- Reported pipeline volume, aging files, exceptions, purchases, and lender trends for program management decisions.

Mortgage Quality Control Analyst
July 2020 - September 2023

Soundview Mortgage Services — *Bellevue, WA*

Performed independent quality control across government and conventional mortgage production. Used sampling, exception analysis, database reporting, and stakeholder communication to identify defects, separate isolated issues from systemic concerns, and guide corrective action.

- Performed **pre closing** and **post closing** quality control across FHA, VA, USDA, and conventional loans.
- Applied Fannie Mae, **Freddie Mac**, and **Ginnie Mae** requirements during file sampling and exception analysis.
- Investigated income, asset, occupancy, credit, appraisal, and closing discrepancies through evidence based file review.
- Built database and spreadsheet reports grouping recurring defects by channel, product, and process stage.
- Prepared **quality control** summaries separating isolated errors from systemic concerns for targeted follow up.
- Advised processors and underwriters on correction paths while preserving independent quality control judgment.

Mortgage Underwriter
January 2018 - June 2020

Northwest Community Lending — *Vancouver, WA*

Underwrote purchase loans across government, conventional, affordable housing, and assistance programs. Managed a time sensitive pipeline, documented sound decisions, calculated qualifying income, and helped lender partners resolve conditions with clear evidence paths.

- Underwrote **FHA**, VA, **USDA**, and conventional purchase loans against agency and investor requirements.
- Reviewed affordable homeownership and **down payment assistance** documents alongside first mortgage underwriting decisions.
- Calculated qualifying income for salaried, variable, and self employed borrowers with documented rationale.
- Managed underwriting pipeline conditions and decision records through **mortgage software** and product checklists.
- Explained complex conditions to processors and lender partners using specific documentation paths.
- Flagged recurring documentation issues and recommended refined checklists and guidance for consistent decisions.

Loan Processor
October 2017 - December 2017

Harborline Home Loans — *Olympia, WA*

Managed purchase files from intake through underwriting submission under senior guidance. Organized borrower, property, income, asset, credit, disclosure, and condition documentation while building practical knowledge of government and investor program requirements.

- Managed purchase files from intake through underwriting submission with organized supporting documentation.
- Processed FHA, **VA**, USDA, and conventional files using product checklists under senior guidance.
- Verified application data against records and mortgage system entries, escalating material inconsistencies.
- Coordinated borrower and third party documentation requests with clear due dates and accurate file notes.
- Prepared underwriting submissions and tracked conditions, giving underwriters organized evidence for timely decisions.
- Built practical knowledge of investor and government program requirements through supervised file review.

PROJECTS

Homeownership Compliance Reporting 2024

Created clearer reporting views for reservations, purchases, aging files, exceptions, fund allocations, and lender trends. Work gave program leaders useful information for daily decisions and process refinement.

Lender Correction Workflow 2023

Reshaped correction tracking around recurring findings, evidence requirements, and resolution status. Lenders received clearer guidance, while review teams gained a more consistent path from issue identification through closure.

LEADERSHIP & AWARDS

- Selected to lead lender training sessions on income calculations, documentation, reservations, and recurring compliance findings.
- Recognized by program stakeholders for clear correction guidance and dependable support during time sensitive file reviews.
- Trusted to lead checklist, reporting, and correction workflow improvements based on audit findings and lender feedback.

EDUCATION

Bachelor's Degree in Business Administration — 2017

University of Washington Tacoma GPA: 3.5 — *Tacoma, WA*

Coursework: *Finance, Public Administration, Business Law, Management*

CERTIFICATIONS

- Mortgage Bankers Association School of Mortgage Banking I 2019
- Fannie Mae Learning Center, Quality Control and Loan Eligibility Training 2021

TECHNICAL SKILLS

- **Government Loan Programs:** FHA, VA, USDA
- **Conventional Lending:** Conventional loans, agency loans, investor loans
- **Agency Guidelines:** Fannie Mae, Freddie Mac, Ginnie Mae
- **Mortgage Compliance:** IRS requirements, state codes, local ordinances
- **Homeownership Programs:** State bond programs, MCC loans, down payment assistance
- **Quality Control Reviews:** Pre closing audits, post closing audits, servicing audits
- **Underwriting Systems:** Mortgage software, loan processing systems, underwriting platforms
- **Reservation Systems:** Loan reservations, daily priced programs, purchase tracking
- **Data Reporting:** Database management, spreadsheet reporting, pipeline reporting
- **Financial Administration:** Fund allocation, income calculations, program performance

SKILLS

- Compliance administration
- Loan underwriting
- Quality control
- Lender support
- Program reporting
- Policy development
- Strategic problem solving
- Relationship management
- Customer service
- Income calculations
- Loan servicing
- File review
- Fund allocation
- Process improvement
- Public administration

PROFESSIONAL AFFILIATIONS

- Mortgage Bankers Association, School of Mortgage Banking participant and continuing mortgage education professional.
- Washington housing and lending community, collaborator with lenders, real estate professionals, and housing organizations.

LANGUAGES

- English (Native)
- Spanish (Proficient)

ADDITIONAL INFORMATION

Work Status : Authorized to work in United States. No sponsorship required.

REFERENCES

AVAILABLE ON REQUEST