



# Alan Coon

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## SUMMARY

Experienced Mortgage and Credit Underwriter with a strong background in FHA Direct Endorsement, credit and income analysis, and knowledge of Freddie, Fannie, and FHA guidelines. Proven ability to review complex financial documents, ensure compliance, and improve processes through automation and mentorship. Possesses excellent customer service skills and attention to detail, with a focus on quality and accuracy.

## WORK EXPERIENCE

### Mortgage Scheduling Coordinator

10/2024 – Present

Moder Solutions • Remote

- Executed over 60 outbound calls daily to borrowers, effectively coordinating and scheduling closing dates while ensuring that all required parties were present and prepared.
- Facilitated an average of 300 customer interactions weekly in a high volume call center, addressing inquiries related to scheduling and rescheduling mortgage appointments.
- Oversaw and managed the scheduling of 12+ mortgage applications daily in alignment with Early Close Date requirements.

### Customer Experience Banker

12/2022 – 10/2024

Huntington National Bank • Monticello

- Processed a consistent volume of 75+ deposits and withdrawals daily, delivering personalized service that generated high customer satisfaction rate based on follow-up surveys.
- Formulated and maintained a comprehensive OneNote notebook containing over 150 detailed procedures, significantly enhancing onboarding efficiency for new hires.
- Engaged clients effectively to open over 100 checking, savings, Money Market, and CD accounts monthly, employing targeted questioning to identify additional financial needs and providing personalized assistance.

### Senior Mortgage Underwriter

01/2021 – 04/2022

Better Mortgage • Remote

- Evaluated appraisal, credit, asset, and income documentation, including intricate personal and business tax returns, ensuring stringent compliance with underwriting guidelines.
- Engineered an interactive Excel underwriting checklist that automated double-check processes, diminishing errors and enhancing loan accuracy.

- Attained a 95% loan processing accuracy rate, consistently surpassing personal production targets by processing an average of 40 loans per week.

### **Mortgage Underwriter 2/3**

06/2019 – 01/2021

U.S. Bank Home Mortgage • Richfield

- Reviewed appraisal, credit, asset, and income documents, including complex personal and business tax returns, ensuring adherence to underwriting guidelines.
- Partnered with the Team Lead and Department Manager to assist in the training of new hires on departmental protocols and systems within their initial month.
- Administered assigned pipeline dispositioned loans, ensuring resolution of conditions within 48 hours of receipt.

### **Post-Closing Mortgage Analyst**

09/2018 – 06/2019

American Mortgage Consultants • Remote

- Scrutinized loans post-closing for completeness and accuracy, ensuring compliance with all HMDA and TRID requirements.
- Reviewed over 300 Loan Estimates, Closing Disclosures, and appraisal documents monthly, verifying conformity to FHA guidelines.

### **Government Underwriter**

11/2015 – 06/2018

Freedom Mortgage • Remote

- Championed the establishment of the Appraisal Review department by developing processes that enhanced review efficiency by 15%.
- Obtained Direct Endorsement (DE) certification in December 2016 by excelling in monthly production goals and maintaining a 98% accuracy rate in mortgage underwriting.
- Attracted by a national mortgage staffing agency from a field of over 100 candidates due to expertise in FHA Direct Endorsement and complex credit analysis.

## **EDUCATION**

### **Associates of Arts - Foundations of Business**

2008 – 2011

University of Phoenix • Phoenix

## **SKILLS**

FHA Direct Endorsement

Credit & Income Analysis

Desktop Underwriter (DU)

Loan Prospector (LP)

TOTAL Scorecard

Freddie, Fannie, and FHA Guidelines

Non-QM

Non-Conforming

Jumbo Loans

Retail Lending

Direct-to-Consumer Lending

Correspondent Lending

Mortgage Scheduling

Customer Experience Banking

Loan Estimate Review

Closing Disclosure Review

Appraisal Review

HMDA Compliance

TRID Compliance

Customer Service

Attention to Detail

Quality Assurance

Mentorship

Process Improvement

Communication