
Margaret (Peggy) Mullins

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OBJECTIVE

Seeking a position in mortgage banking where my experience in underwriting, sales, and team leadership is required. Strong desire to utilize customer service, time management, problem solving, communication and analytical skills. I work well independently and in team situations.

SUMMARY

I have worked in the mortgage industry since 1984. I have mortgage underwriting experience for FNMA, FHHLIC. FHA, VA and investor products. I am DE certified and have my SAR. I have experience with loan modifications and with the secondary market. I have processed and have originated mortgage loans. I have assisted processors, loan officers and customers to better understand loan guidelines and their application.

EMPLOYMENT EXPERIENCE

- 6/2015 - Present **Operations and Mortgage Loan Processing** Mortgage Investors Group, Memphis, TN
Supported operations and sales with problem solving, coaching and processing. Communicate with customers for documentation and information needed for the completion of their mortgage loan. Reviewed processor time cards and responsible for approving time off requests. Communicate with the underwriting department for exception requests. Coordinate with closer for additional communication with customers for the assurance of timely closing disclosure review if required.
- 9/2008 - 6/2015 **Credit Manager/Underwriter** First Tennessee Bank. Memphis, TN.
Managed a staff of five employees to include coaching, salary reviews and approval of time off. Monitored team's credit analysis of customer's, completion of quality control reviews and response, held monthly team huddles to communicate updates to policy or procedure changes and to share best practices. Performed second review of heloc and credit card accounts to determine whether to recommend blocking to the Tennessee market.
Other positions held: Underwriter III and Credit Risk Manager
Reviewed mortgages for loan modification exception approval or denial; completed credit analysis for second liens and other consumer loans which fell outside corporate guidelines for approval or denial.
- 7/1993 - 8/2008 **Senior Mortgage Underwriter/Loan Officer and Branch Manager** First Tennessee Home Loans. Memphis, TN.
Completed daily credit underwriting and appraisal review for loan compliance with FNMA, FHHLIC, FHA, VA and Investor guidelines. Lending authority \$1.5 Million. Communicate/ coach with loan processors and loan officers regarding loan application needs.
As a loan officer, originated and assisted customers from application to closing. Organized and conducted sales meetings for real estate agents. Managed origination branch. Assisted sales and processing staff.

**OPERATING
SYSTEMS
KNOWLEDGE**

Systems - Word, Outlook, PowerPoint, Excel, ALS, FNMA and FHHLC AUS

EDUCATION

- 5/2016 Master of Science, Leadership - Belhaven University. Memphis, TN.
- 6/1982 B.S., Communications, Minor: Business Management - University of Tennessee at Martin. Martin, TN.