

DAVID MYERS II

5976 20th Street, #232 Vero Beach, FL 32966 (813) 391-5282 DMyersandassociates@yahoo.com

PRINCIPAL/OWNER

Providing mortgage consulting services in the following areas:

Foreclosure Review Options
Mortgage Retention Options
Mortgage Liquidation Options
Mortgage Modification Assistance
Florida Hardest Hit – PR/UMAP
Homeowner Foreclosure Prevention/Retention Speaking Engagements

CONSULTING SERVICES

- Engage, facilitate, and advise homeowners of available real estate solutions to resolve mortgage delinquencies.
- Implement and monitor the day-to-day resolution plan through the use of forbearance agreements, loan reinstatement, loan modification, short sales, deed in lieu, principal deferment and principle forgiveness of complex problems through document preparation.
- Evaluate, calculate, and formulate resolution plans for each loan based on lender and investor guidelines while analyzing homeowner financial and property statements.
- Research loan history to identify loan status and prior activity; identify potential process issues or gaps and report such issues to homeowner.
- Manage the enforcement of homeowner rights including foreclosure, litigation, and negotiation.
- Timely follow up to all workflow calls (inbound and outbound), and resolution of loans in our portfolio.
- Respond to routine inquiries from homeowners, clients, attorney, and court personnel.
- Negotiate all aspects of resolution plan with clients and third parties.

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1599 Pointe West Drive Vero Beach, FL 32966 (813) 391-5282 davidm32968@yahoo.com

SENIOR MORTGAGE UNDERWRITER

Accomplished Senior Level Underwriter with a strong background in Mortgage Lending and Home Lending Modifications. Recognized as an experienced Mortgage Underwriter with knowledge of the Retail, Wholesale, Correspondent Lending and Due Diligence. In-depth knowledge of underwriting conventional, conforming, and non-conforming loans. Reputation for sound risk judgment and can do attitude. Thorough knowledge of complex personal and business financial analysis and an expertise in tax return.

CORE COMPETENCIES

*Automated, Manual & Due Diligence Underwriting
Analytical/Decision Making Skills
Analyze Policies/Procedures/Guidelines
Excellent Computer/Mathematical Skills*

*Real Estate Values & Appraisal Analysis
Meet Target Deadlines
Supervisory/Mentoring Skills
Strong Verbal/Written Skills*

PROFESSIONAL EXPERIENCE

UNDERWRITER

AmeriNational Community Services, Inc.; Tampa, Florida (Contract Position)

January 2014 to March 2014

- Underwrite government programs including Hardest Hit Fund (HHF).
- Review submitted application packages for completeness prior to commencement of analysis.
- Examine/review credit underwriting documentation, including applications, mortgages, notes, deeds, tax returns, bank statements, credit reports, asset, appraisals, AVM documentation and other information for accuracy and compliance with client underwriting guidelines to ensure borrower meets HHF guidelines.
- Apply client guidelines and underwriting criteria during the application review process.
- Communicate effectively with staff on issues with application, applicant and client submissions regarding interpretation of applicable underwriting criteria as it relates to submissions.
- Prepare required review documentation and recommendation for submission to the client.
- Adhere to timelines established based on client needs and departmental workflow.
- Provide rationale in decisions made to approve or deny borrowers for state programs.
- Utilize all systems in place, including automated underwriting to underwrite files in a timely manner.
- Handle complex underwriting decisions requiring senior knowledge and/or unique problem solving abilities.
- Manage expected service levels related to decision and condition clearing.
- Maintain knowledge of state and federal guidelines as it pertains to underwriting for the Hardest Hit Fund.

SENIOR MORTGAGE UNDERWRITER

Fifth Third Bank; Tampa, Florida (Remote Position)

December 2012 to October 2013

- Responsible for underwriting conventional, portfolio loans, and FHA/VA loans.
- Handled complex underwriting decisions requiring senior knowledge and/or unique problem solving abilities.
- Managed expected service levels related to decision and condition clearing.
- Updated information on processing and underwriting systems to verify, add, delete or waive conditions.
- Contacted Loan Originators with the decision on the loan immediately after underwriting the file.
- Ensured team follows determined workflow, thereby meeting service level agreements that have been identified.
- Ensured team is providing a high level of customer service to internal and external customers.
- Determined success rate of meeting certain benchmarks, and update required team performance reports.
- Retrieved, reviewed, distributed, and discussed reports related to the underwriting team.
- Monitored compliance issues, including that all team members attend required meetings and that all staff are in compliance with state and federal regulations.
- Provided feedback to other staff and loan officers.
- Utilized all systems in place, including automated underwriting to underwrite files in a timely manner.
- Demonstrated leadership skills as a team player by providing superior customer service, being flexible and approachable.

- Responsible for appropriate section of HMDA Worksheet.
- Reviewed exception reports to ensure completion of all tasks.
- Served as an intermediary for loan issues with the Regional Sales Managers.
- Assisted in training new hires.
- Maintained knowledge of Fifth Third Mortgage Company policies and procedures in addition to private investors, government investors and portfolio Credit Policy and Guidelines.

SENIOR MEDIATION MODIFICATION UNDERWRITER

JP Morgan Chase; Tampa, Florida

January 2011 to October 2012

- Performed daily mediations via teleconference or in person as directed with Opposing Counsel, JP Morgan Chase Attorneys, Mediators, Magistrates, Judges, and borrowers with defaulted mortgages for equitable solution to avoid foreclosure.
- Trained and mentored less experienced underwriting staff on industry and company guidelines and helpful mediation tactics.
- Reviewed, analyzed, approved, declined and manually underwrote large, unusual or complex individual consumer requests and products within company and industry guidelines to determine the feasibility of the borrower retention and liquidation options.
- Strong knowledge of a wide range of loans that include Fannie Mae, Freddie Mac, USDA, FHA, VA, Conventional, Sub-Prime, Prime, SRU Loans, HBU Loans, and Asset Loans.
- Restructured and modified loss mitigation mortgages secured with residential property that qualify under the U.S. Treasury Department Home Affordability Modification Program (HAMP, HAMP2, HAUP, HARP) by manually underwriting all loans.
- Reviewed and verified financial statements, employment details, credit reports and applicable ratios (debt ratios, loan-to-value) of the applicant.
- Reviewed appraisals and BPO's of the subject property and ran proprietary AVM to check the appropriate values of properties.
- Structured and negotiated interest rates and fees.
- Evaluated the risk of residential mortgage loans on a timely basis based on sound underwriting decisions.
- Evaluated and examined transactions to ensure accuracy and completeness.
- Prepared formal reports for review; ensured that documents are consistent and uphold to company, investor and industry guidelines.
- Implemented fraud detection techniques by performing compliance reviews.
- Contacted investors to gather information to make appropriate decisions.
- Communicated and explained rationale behind decisions (approval or denial) to appropriate individuals within mediation, upheld fair lending practices of JP Morgan Chase, met targets of productivity, quality, and performed second review of contract underwritten approvals and denials from all areas.
- Excellent verbal and written communication skills with ability to meet deadlines in a timely manner.
- Exceptional ability to analyze policies, procedures, and guidelines to maximize productivity and protect the level of risk desired.

UNDERWRITER/DUE DILIGENCE UNDERWRITER

American Mortgage Consultants (AMC)

January 2002 to August 2006

- Managed and led underwriting teams of three to twelve to assist them in working efficiently and helping them learn to make decisions that balance the goals of the company.
- Performed several analyses with special emphasis on fraud review and early payment defaults.
- Reviewed loan application packages for completeness and accuracy.
- Confirmed application information (1003) against other documents within the file: to validate employment verifications, income, assets, etc. Identify underwriting/data discrepancies and other diligence issues.
- Verified and validated income, assets and liability documentation to support underwriting decision.
- Calculated and verified income structure (employment verification, tax returns, divorce decree, alimony, etc), verified funds to close (verification of deposits, gift funds, IRA, 401K, sale of assets, etc).
- Reviewed loans for compliance related items, i.e. TILA, ROR, and miscellaneous disclosures.
- Reviewed and verified credit report (FICO pay history, debt validation).
- Reviewed other real estate owned (i.e., disposition of property, rental income).
- Reviewed appraisals to support value, determine flipping, comps are reasonable, etc.
- Familiar with fraud red flags and outside services used to determine or verify fraud.

- Understood tools and terminology relative to the appraisal process sufficient to perform collateral reviews.
- Knowledgeable of scratch & dent, non-performing, and/or sub-prime loans.
- Possessed ability to perform standard credit and income analysis.
- Excellent time management skills prioritizing and follow-up with strong written and verbal skills.
- Ability to assess information and details then render an accurate recommendation based on guidelines.
- Demonstrated ability to work well with clients and the ability to thrive in a fast pace or changing environment.
- Demonstrated integrity, professional behavior and teamwork while being known for being punctual, dependable and adhered to company policies and procedures.

UNDERWRITER

SILICON VALLEY STAFFING (SVS)

June 2001 to December 2002

- Worked under moderate supervision and applied knowledge of the business, its products, and processes.
- Used established procedures and job experience to perform moderately complex work assignments and problem resolution when underwriting.
- Demonstrated a full understanding of all aspects of mortgage underwriting and adhered to established Service Level Objectives.
- Performed underwriting on moderately complex loan files; thorough review and evaluation of credit applications to assess the loan package for approval and identify and fraudulent activity.
- Provided feedback to the Processors and Originators to improve quality of files.

TEMPORARY & CONTRACT ASSIGNMENTS

STAFF NEGOTIATOR

The Law Office of Thomas Metevia; Jupiter, Florida

March 2010 to November 2010

LOSS MITIGATION SPECIALIST II

Washington Mutual/Chase (Contract); Melbourne, Florida

April 2009 to November 2009

LOAN OFFICER/OUTSIDE SALES

Eagle Nationwide Mortgage Bank; Vero Beach, Florida

October 2008 to January 2009

MORTGAGE BANKER

Foundation Financial Group; Tampa, Florida

October 2007 to June 2008

MORTGAGE BANKER

Intercontinental Capital Group; Tampa, Florida

September 2006 to September 2007

EDUCATION

UNIVERSITY OF NORTH FLORIDA — Jacksonville, FL

Bachelor of Arts, Business Administration

HILLSBOROUGH COMMUNITY COLLEGE — Tampa, FL

Associates of Arts, Business Administration

COMPUTER SKILLS

<i>MSP</i>	<i>Citrix</i>	<i>LISA</i>	<i>Unifi</i>
<i>Lender Live</i>	<i>VLS</i>	<i>WPII</i>	<i>Corelogic</i>
<i>LSP Desktop</i>	<i>MRW</i>	<i>Agent Desktop</i>	<i>Pega</i>
<i>Sharepoint</i>	<i>DWS</i>	<i>I-Vault</i>	<i>Kroll</i>
<i>KID</i>	<i>FRW</i>	<i>Vender-Scape</i>	