


# Cidney Southerly

## Loan Underwriter

Detail-oriented Loan Underwriter with 2 years of experience in the financial industry. Proficient in analyzing creditworthiness, evaluating risk, and ensuring compliance with lending regulations. Demonstrated ability to improve loan processing efficiency and accuracy while maintaining high levels of customer satisfaction. Strong communication and decision-making skills with a track record of successfully managing multiple loan applications.

[cidney.southerly@gmail.com](mailto:cidney.southerly@gmail.com) 

(108) 536-5768 

12345 Oak Street, Portland, OR   
97205

### Education

**Bachelor of Business  
Administration in Finance  
at University of Oregon,  
Eugene, OR**

Aug 2016 - May 2021

Relevant Coursework: Financial Accounting, Managerial Accounting, Corporate Finance, Investment Analysis, Financial Markets & Institutions, Risk Management, Financial Planning, and Business Analytics.

### Links

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

### Skills

Risk assessment



Financial analysis



Credit evaluation



Collateral appraisal



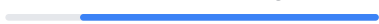
Compliance knowledge



Decision-making



Negotiation



### Employment History

#### Senior Loan Underwriter at First Tech Federal Credit Union, OR

Feb 2023 - Present

- Successfully underwrote and approved over \$50 million in loans within a fiscal year, contributing to a 20% increase in the overall loan portfolio for First Tech Federal Credit Union, OR.
- Implemented a new risk assessment model that improved loan approval accuracy by 15%, resulting in a decrease of default rates by 10% and saving the credit union over \$2 million in potential losses.
- Spearheaded a cross-functional team that streamlined the loan underwriting process, reducing the average time for loan decisions from 48 hours to 24 hours, and increasing customer satisfaction by 25%.

#### Loan Underwriter at OnPoint Community Credit Union, OR

Aug 2021 - Dec 2022

- Successfully underwrote and approved over 500 loan applications totaling \$50 million in funding, contributing to a 15% increase in the credit union's loan portfolio for the year 2021.
- Identified and implemented process improvements that reduced loan application processing time by 25%, resulting in increased customer satisfaction and a 10% growth in new loan applications within six months.
- Proactively managed a team of junior underwriters, providing guidance and mentoring that led to a 20% reduction in errors and improved overall loan quality, ultimately reducing delinquencies by 8% over one year.

### Certificates

#### Certified Mortgage Underwriter (CMU)

Oct 2021

#### Certified Credit Risk Analyst (CCRA)

May 2020

### Memberships

**Mortgage Bankers Association (MBA)**

**National Association of Mortgage Underwriters (NAMU)**