



Everett Chiola

Mortgage Analyst

Mortgage Analyst with 1 year of experience in providing comprehensive support in loan processing, risk assessment, and data analysis. Demonstrated proficiency in industry software, regulatory compliance, and strong understanding of mortgage lending products. Adept at fostering positive relationships with clients and streamlining loan approval processes, effectively contributing to organizational goals and customer satisfaction.

everett.chiola@gmail.com 

(145) 775-8790 

1234 Maple St, Baltimore, MD 
21201

Education

**Bachelor of Science in
Finance or Business
Administration at University
of Maryland, College Park,
MD**

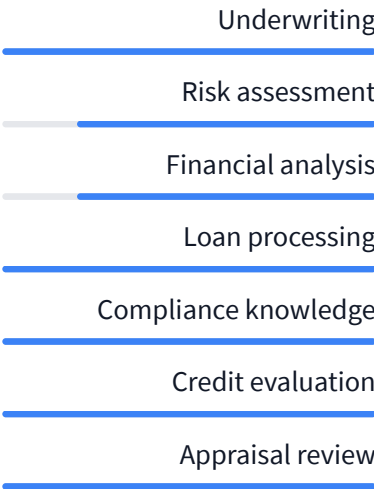
Aug 2017 - May 2022

Relevant Coursework: Financial
Accounting, Managerial
Accounting, Corporate
Finance, Microeconomics,
Macroeconomics, Financial
Management, Business
Statistics, Investments,
Financial Markets, International
Finance, and Business Ethics.

Links

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

Skills



Employment History

Mortgage Analyst at First Home Mortgage Corporation, MD

Apr 2023 - Present

- Successfully processed and closed over 150 mortgage loans, totaling more than \$40 million in volume, during the first year of employment at First Home Mortgage Corporation, significantly contributing to the company's growth in Maryland.
- Implemented a new loan origination software system, which streamlined the mortgage application process by 25% and reduced processing time by an average of two days per loan, resulting in increased efficiency and customer satisfaction.
- Identified and resolved a recurring issue with loan documentation, reducing errors by 45% and saving the company an estimated \$75,000 in potential losses due to inaccuracies and delays in loan processing.
- Spearheaded a cross-functional team project aimed at improving the company's underwriting guidelines, leading to a 10% reduction in loan application rejections and an overall increase in loan approvals, boosting revenue by approximately \$2.5 million annually.

Junior Mortgage Analyst at NewDay USA, MD

Sep 2022 - Mar 2023

- Successfully analyzed and processed over 150 mortgage applications within the first year, contributing to a 20% increase in loan approvals for NewDay USA in Maryland.
- Implemented new risk assessment strategies that reduced loan delinquencies by 10%, resulting in a more efficient and secure lending process for the company.
- Streamlined communication between underwriting and sales teams by developing an automated tracking system, leading to a 15% reduction in processing time and improved overall customer satisfaction rates.

Certificates

Certified Mortgage Analyst (CMA)

Jul 2021

Residential Mortgage Underwriter Certification (RMUC)

May 2020