Lacy Handrich

Mortgage Banker

✓ <u>lacy.handrich@gmail.com</u>



(249) 276-5443



• 123 Aspen Grove Lane, Boulder, CO 80302

Education

Bachelor of Business Administration in Finance and Mortgage Banking at University of Colorado Boulder, CO

Aug 2018 - May 2022

Relevant Coursework: Financial Accounting, Managerial Economics, Corporate Finance, Mortgage Banking, Risk Management, Investment Analysis, Financial Markets, Real Estate Finance, and Financial Statement Analysis.

Links

linkedin.com/in/lacyhandrich

Skills

Underwriting

Loan Origination

Risk Assessment

Financial Analysis

Credit Evaluation

Regulatory Compliance

Negotiation

Languages

English

Italian

Profile

Mortgage Banker with 1 year of experience in providing exceptional customer service, analyzing financial information, and offering tailored mortgage solutions to clients. Proficient in loan origination, underwriting guidelines, and industry regulations. Demonstrated success in building strong client relationships and collaborating with cross-functional teams to ensure a seamless mortgage process. Committed to maintaining up-to-date knowledge of market trends and continuing education in mortgage banking.

Employment History

Mortgage Banker at Colorado Mortgage Company, CO

Feb 2023 - Present

- Successfully closed over \$20 million in mortgage loans within a single fiscal year, contributing significantly to the company's overall growth and profitability.
- Implemented a new customer relationship management system, leading to a 30% increase in client retention and a 25% boost in referral business.
- Streamlined the loan application and underwriting process, reducing average loan processing time by 15% and improving overall customer satisfaction ratings.
- Developed and led a series of first-time homebuyer seminars, resulting in a 40% increase in new clients for the company and solidifying Colorado Mortgage Company's reputation as a trusted resource in the community.

Associate Mortgage Banker at Cherry Creek Mortgage Co., CO

Sep 2022 - Dec 2022

- Successfully closed over \$20 million in loans within a single year, surpassing the company target by 15% and contributing to Cherry Creek Mortgage Co.'s overall growth in the Colorado market.
- Streamlined the loan application process by implementing a new customer relationship management (CRM) system, resulting in a 25% reduction in processing time and increasing customer satisfaction rates by 30%.
- Developed and maintained a strong referral network of real estate agents, builders, and financial professionals, leading to a 40% increase in loan origination volume within two years.
- Conducted a comprehensive review of the company's lending products and recommended the introduction of two new loan programs, which were subsequently adopted and generated an additional \$8 million in loan revenue during their first year.

Certificates

Certified Mortgage Banker (CMB)

Dec 2021

Accredited Mortgage Professional (AMP)

May 2020