SAHIRA PHARMER

Mortgage Closer



PROFILE

Meticulous Mortgage Closer with 1 year of experience in efficiently managing the closing process for diverse loan products. Proficient in preparing accurate closing documents, ensuring timely disbursement of funds, and collaborating with multiple stakeholders. Demonstrates strong attention to detail and commitment to ensuring compliance with regulatory requirements. Excellent communication and organizational skills contribute to a seamless and positive borrower experience.

LINKS

linkedin.com/in/sahirapharmer

SKILLS

Underwriting

Loan Processing

Compliance Knowledge

Risk Assessment

Escrow Management

Title Review

Encompass Software

LANGUAGES

English

Urdu

EMPLOYMENT HISTORY

Mortgage Closer at Nova Home Loans, AZ

Mar 2023 - Present

- Successfully closed over 150 mortgage loans in a year, totaling more than \$40 million in loan volume, contributing to Nova Home Loans' growth and increased market share in Arizona.
- Streamlined the closing process by implementing new document management software, reducing average closing time by 15% and increasing customer satisfaction ratings by 10%.
- Trained and mentored five new Mortgage Closers, improving team productivity by 25% and reducing the need for external hiring, resulting in an estimated cost savings of \$50,000 per year.

Junior Mortgage Closer at , AZ

Aug 2022 - Jan 2023

- Successfully closed over 150 mortgage loans within the first year, resulting in a total loan volume of \$45 million and contributing to a 20% increase in the company's annual revenue.
- Streamlined the closing process by implementing an efficient document management system, reducing closing time by 30% and improving customer satisfaction ratings by 15%.
- Collaborated with a team of mortgage professionals to increase the company's loan approval rate by 10%, leading to an additional \$10 million in approved loans during the fiscal year.

EDUCATION

Associate of Applied Science in Mortgage Banking at Scottsdale Community College, Scottsdale, AZ

Sep 2018 - May 2022

Relevant Coursework: Mortgage Lending Principles, Real Estate Finance, Loan Processing, Underwriting, Mortgage Servicing, Secondary Market, Compliance and Regulations, and Sales and Marketing.

CERTIFICATES

Certified Mortgage Closing Professional (CMCP)

Jul 2021

National Association of Mortgage Processors - Certified Master Loan Processor (NAMP-CMLP)

Jul 2020

HOBBIES