

# Vallery Ohiggins

Mortgage Underwriter

## Profile

Dedicated Mortgage Underwriter with 2 years of experience in efficiently evaluating creditworthiness and risk analysis. Proficient in applying in-depth knowledge of industry guidelines, regulations, and loan programs to ensure accurate and timely loan decisions. Demonstrated ability to work in high-pressure environments while maintaining attention to detail and excellent communication skills. Committed to providing exceptional customer service and fostering strong relationships with lenders, borrowers, and colleagues.

## Employment History

### Senior Mortgage Underwriter at South Carolina Federal Credit Union, SC

May 2023 - Present

- Successfully underwrote and approved over 150 mortgage loans, totaling \$45 million in loan value, in the fiscal year 2020, which contributed to a 10% increase in the credit union's mortgage portfolio.
- Streamlined the underwriting process by implementing an automated underwriting system, resulting in a 15% reduction in time spent on each application and a 20% increase in overall productivity for the team.
- Played a key role in maintaining a low delinquency rate of less than 1% for the mortgage portfolio by consistently applying prudent lending guidelines and risk assessment practices, ensuring the financial stability of the credit union.

### Mortgage Underwriter at Ameris Bank, SC

Aug 2021 - Apr 2023

- Successfully underwrote and approved 350+ mortgage loan applications in a year, totaling over \$75 million in loans for Ameris Bank, SC, contributing to a 20% increase in the bank's mortgage portfolio.
- Streamlined the underwriting process by implementing an automated system for document tracking and risk assessment, reducing the average loan approval time by 30% and increasing overall team efficiency.
- Identified and mitigated potential risks in the loan portfolio by conducting thorough credit analysis and collateral evaluations, resulting in a 15% decrease in default rates and a 10% improvement in loan quality.
- Collaborated with the sales team to develop and implement new mortgage products tailored to the South Carolina market, leading to a 25% increase in loan applications and a 5% increase in market share for Ameris Bank, SC.

## Certificates

### Certified Mortgage Underwriter (CMU)

Apr 2022

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☎ (268) 543-8511

📍 123 Charleston Lane, Greenville, SC 29601

## Education

### Bachelor of Business Administration in Finance or Economics at University of South Carolina, Columbia, SC

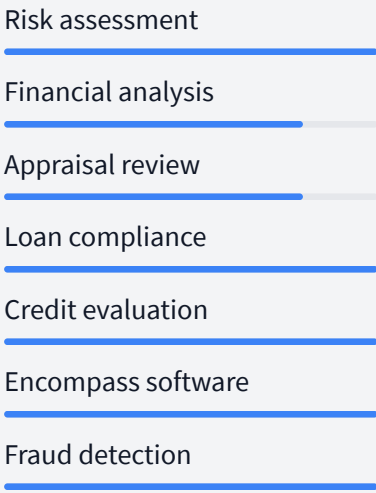
Sep 2016 - May 2021

Relevant Coursework: Financial Accounting, Managerial Economics, Financial Management, Corporate Finance, Investment Analysis, International Finance, Econometrics, and Monetary Theory.

## Links

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

## Skills



## Languages

