

Denize Phillip CAPM®

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Professional Summary

CAPM® certified Project Manager with 20+ years experience in Credit Risk Management and 6+ years of leadership experience, motivating staff, and leading stakeholders toward successful outcomes. Eager to apply my leadership, interpersonal, problem-solving, and critical thinking skills to build relationships, manage projects effectively, and improve customer experience.

Skills & Abilities

LEADERSHIP

- Mentored over 10 Jr. Underwriters, to obtain their FHA DE designations, achieving an 80% success rate.
- Facilitated weekly underwriting team meetings to provide feedback, motivation, and guideline updates which resulted in a 65% increase in team production.

INTERPERSONAL

- Collaborated with the Sales and Processing teams to implement a streamlined process which improved communication and reduced conflict by 25%.

PROBLEM-SOLVING

- Identified and solved problems with monthly Quality Control findings by researching guidelines timely which reduced the response time by 10 days and decreased the defect cure rate by 45%.

CRITICAL THINKING

- Analyzed complex loans and provided alternative solutions for customers with unique scenarios which increased the Customer Retention portfolio by 55%.

Experience

UNDERWRITER (REMOTE) | UNION HOME MORTGAGE CORP | DATES - MARCH 2020 – MAY 2022

- Reviewed asset and credit documentation to mitigate credit risk, adhering to UHM guidelines and governing agencies for residential mortgages in the retail environment.
- Managed a monthly pipeline of 50+ time sensitive loans valued at over \$20,000,000.
- Counseled Junior Underwriters for resolution of complex underwriting scenarios for FHA, VA, USDA, and conventional loans.
- Performed advanced income analysis to verify accuracy of qualifying income per investor guidelines, realized an accuracy rate of 95%.
- Performed desk review of the property appraisals 1-4 units to determine the appropriate estimated value for proposed construction, existing construction, or rehab properties. Reviewed Collateral Underwriter and Loan Collateral Advisor to ensure the validity of the appraised value.
- Researched and maintained current knowledge of FHA, VA, USDA, Fannie Mae and Freddie Mac guidelines.
- Timely credit analysis of 4 new loans and a minimum of 3 re-submissions daily.

SENIOR UNDERWRITER (REMOTE) | PHH MORTGAGE CORP | DATES – APRIL 1999 – MAY 2019

- Coordinated Projects to update mortgage loan origination software and underwriting training manuals.
- Monitored a monthly pipeline of 50+ complex loans valued at over \$15,000,000.
- Acted as SME, for resolution of complex scenarios related to underwriting FHA, VA, USDA and conventional loans.
- Achieved 100% positive monthly audit ratings through government and commercial quality control parameters.
- Coached underwriting team on investor compliance guidelines based on expertise in risk assessment, credit, income, assets, and appraisal analysis. Coaching success rate improved by 75%.
- Provided advanced training techniques, evaluated underperforming less experienced underwriters, which increased core competencies by 68%.
- Completed advanced income analysis to verify accuracy of qualifying income per investor guidelines.

Education

CAPM CERTIFICATE | PROJECT MANAGEMENT INSTITUTE, NEWTOWN SQ, PA
A.A.S. BUSINESS MANAGEMENT | CAMDEN COUNTY COLLEGE, CAMDEN, NJ
SIX SIGMA YELLOW BELT | PHH MORTGAGE CORP, MT LAUREL, NJ

Affiliations | Memberships

PROJECT MANAGEMENT INSTITUTE
PMINJ CHAPTER -VOLUNTEER
NATIONAL NOTARY ASSOCIATION

Computer Skills

MS Office:

- Word
- Excel
- Outlook
- Power point
- Teams
- Project
- SharePoint

Awards & Honors

The Commitment to Quality Award- PHH Distinction for Continued Commitment to Defect Free Loans
Raise the Bar- Operations Excellence and Quality Award – Volunteering for Special Projects