ALAN COON

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EXECUTIVE SUMMARY

Senior Mortgage Underwriting professional with 20+ years of experience spanning residential mortgage underwriting, credit risk assessment, loan decisioning, and complex financial analysis across Conventional, FHA, Jumbo, and Non-Conforming loan products. Holds FHA Direct Endorsement (DE) expertise with deep knowledge of Fannie Mae, Freddie Mac and FHA lending guidelines. Proven ability to evaluate complex credit, income, asset, appraisal, and tax documentation; identify and mitigate lending risk; and ensure regulatory and underwriting compliance. Recognized for strong analytical judgment, meticulous attention to detail, and leadership in quality control, underwriter coaching, mentoring, and complex loan resolution.

KEY ACHIEVEMENTS

- Earned FHA Direct Endorsement (DE) authority based on demonstrated underwriting expertise, strong guideline knowledge, loan quality, and consistent production performance.
- Designed and implemented a department-wide Quality Control plan that strengthened underwriting accuracy, identified loan defects, and improved adherence to lending and compliance standards.
- Selected for specialized Loan Quality Analyst and Appraisal Review initiatives, while mentoring underwriters and training high-volume temporary staff to reinforce underwriting guidelines, documentation standards, and risk controls.

CORE COMPETENCIES

- Mortgage Underwriting & Loan Decisioning
- FHA Direct Endorsement (DE)
- Conventional, FHA & Government Lending
- Credit, Income & Asset Analysis
- Complex Tax Return Analysis
- Credit Risk Assessment
- DTI & LTV Analysis
- DU, LP & TOTAL
- Fannie Mae & Freddie Mac Guidelines
- Jumbo & Non-Conforming Lending
- Loan Quality Control & Compliance
- Regulatory & Lending Guidelines
- Mortgage Processing
- Loan Documentation & Title Review
- Microsoft Office & Google Workspace
- Strategic Risk Assessment
- Analytical Decision-Making
- Underwriter Coaching & Mentoring
- Cross-Functional Leadership
- Attention to Detail

WORK EXPERIENCE

Mortgage Scheduling Coordinator **10/2024 - Current**
Moder

Coordinated mortgage closing activities and borrower communications within a regulated lending environment, supporting accurate, timely, and compliant loan transactions. Managed closing schedules, verified borrower and stakeholder readiness, monitored critical dates, and provided support throughout the loan lifecycle.

- Managed mortgage loan closings by verifying closing dates through outbound borrower calls and ensuring documentation readiness.
- Supported mortgage operations by tracking loan status and maintaining accurate records, addressing any scheduling conflicts.
- Ensured compliance with guidelines by organizing transactions according to early close date policies.
- Communicated essential information to borrowers and internal teams, coordinating follow-ups for transaction accuracy.

Customer Experience Banker **12/2022 - 10/2024**
Huntington National Bank **Monticello, Minnesota, United States**

Provided comprehensive retail banking services while supporting accurate financial transactions, customer account management, regulatory compliance, and needs-based financial solutions. Assessed customer needs through targeted questioning, maintained detailed procedural documentation, and supported consistent adherence to banking policies and internal controls.

- Executed deposits, withdrawals, and account transactions with strict adherence to internal controls.
- Opened checking, savings, and certificate of deposit accounts while assessing customer financial requirements.
- Ensured compliance with banking policies and regulatory standards in handling sensitive information.
- Established a detailed OneNote knowledge base for new hires to support standardized procedures and training.

Senior Mortgage Underwriter **01/2021 - 04/2022**
Better

Experienced mortgage underwriting professional specializing in comprehensive credit risk assessment, income and asset analysis, collateral evaluation, and loan decisioning. Proven ability to review complex borrower financial documentation, including personal and business tax returns, appraisals, credit reports, and asset documentation to assess loan eligibility and identify potential risk.

- Conducted comprehensive mortgage loan underwriting and credit risk assessments, reviewing credit, income, assets, employment, appraisal, and collateral documentation to evaluate borrower eligibility and support sound loan decisioning.
- Analyzed complex personal and business tax returns, financial documentation, and borrower income sources to validate qualifying income, identify discrepancies, assess financial capacity, and mitigate underwriting risk.
- Designed and implemented an interactive Google Sheets/Microsoft Excel underwriting checklist to strengthen loan accuracy, standardize quality-control reviews, identify documentation gaps, and improve consistency throughout the underwriting process.
- Served as a trusted underwriting mentor and subject-matter resource, providing guidance to fellow underwriters and internal stakeholders on complex loan scenarios, underwriting guidelines, documentation requirements, risk considerations, and quality standards.

Mortgage Underwriter 2/3 **06/2019 - 01/2021**
U.S. Bank **Richfield Minnesota**

Seasoned mortgage underwriting professional with a strong track record in residential mortgage underwriting, credit risk assessment, financial analysis, collateral evaluation, and loan decisioning. Expertise in analyzing complex borrower profiles and financial documentation, including personal and business tax returns, to assess creditworthiness, repayment capacity, loan eligibility, and overall risk exposure.

- Performed comprehensive mortgage loan underwriting and credit risk assessments, reviewing appraisal, credit, asset, income, employment, and financial documentation to evaluate borrower qualification, loan eligibility, and overall risk.
- Analyzed complex personal and business tax returns and supporting financial documentation to validate income, assess repayment capacity, identify discrepancies, and support sound underwriting decisions in accordance with established guidelines.
- Managed an assigned mortgage loan pipeline, dispositioning loans within required turnaround times and reviewing, clearing, and resolving underwriting conditions to maintain loan quality and support timely closings.
- Partnered with Team Leads and Department Managers to support new-hire onboarding and underwriting training, providing guidance on loan documentation, underwriting procedures, risk assessment, condition resolution, and compliance requirements.

Post-Closing Mortgage Analyst **09/2018 - 06/2019**
American Mortgage Consultants, Inc.

Detail-oriented mortgage operations professional specializing in post-closing loan review, mortgage quality control, regulatory compliance, and comprehensive documentation analysis. Experienced in evaluating closed loan files for completeness, accuracy, and adherence to HMDA, TRID, and mortgage lending requirements.

- Conducted comprehensive post-closing mortgage loan reviews, validating loan files for completeness, accuracy, documentation integrity, and compliance with established mortgage lending policies and regulatory requirements.
- Reviewed Loan Estimates (LE), Closing Disclosures (CD), income documentation, asset documentation, and appraisals, identifying discrepancies, documentation deficiencies, and potential compliance or loan-quality issues.
- Performed detailed HMDA and TRID compliance reviews, verifying required disclosures, loan information, and transaction data to support regulatory compliance, audit readiness, and effective risk mitigation.
- Applied strong quality control and risk assessment practices to identify loan defects, validate critical documentation, resolve exceptions, and strengthen overall loan file accuracy and underwriting quality.

DE Government Underwriter **11/2015 - 06/2018**
Freedom Mortgage

Experienced DE Government Underwriter with a strong background in FHA and government mortgage underwriting, credit risk assessment, financial documentation analysis, appraisal review, and loan decisioning. Skilled in evaluating complex borrower profiles, including personal and business tax returns, income, assets, credit, and collateral documentation to determine loan eligibility and mitigate lending risk.

- Performed comprehensive FHA and government mortgage underwriting, analyzing credit, income, assets, employment, appraisal, and loan documentation to assess borrower qualification, loan eligibility, creditworthiness, and overall mortgage risk.
- Evaluated complex personal and business tax returns and supporting financial documentation to determine qualifying income, assess repayment capacity, identify potential discrepancies, and support accurate loan decisioning in accordance with FHA/HUD underwriting guidelines.
- Contributed to the creation and development of a new Appraisal Review department, helping establish review processes, documentation standards, workflow procedures, and quality controls supporting accurate collateral and property risk assessment.
- Earned Direct Endorsement (DE) authority based on demonstrated underwriting quality, production, and comprehensive knowledge of mortgage processing and underwriting; provided expertise in loan review, risk mitigation, documentation requirements, and government lending guidelines.

Senior Mortgage Underwriter **04/2012 - 09/2015**
JPMorgan Chase **Phoenix AZ**

Senior mortgage underwriting professional with extensive expertise in mortgage credit analysis, complex income and asset evaluation, loan decisioning, collateral review, and risk management. Proven ability to assess complex borrower financial profiles, interpret detailed underwriting guidelines, identify credit and documentation risks, and maintain rigorous loan quality standards.

- Performed thorough mortgage loan underwriting and credit risk assessments, analyzing credit, income, assets, and tax returns for borrower evaluation.
- Implemented department-wide quality control measures to enhance documentation accuracy and adherence to lending guidelines.
- Mentored underwriters with suspended authority by addressing deficiencies and improving decision-making capabilities.
- Chosen for a loan quality analyst role due to demonstrated expertise, conducting in-depth reviews to identify risks and recommend improvements.

Mortgage Loan Specialist/Underwriter **08/2002 - 04/2012**
Wells Fargo Home Mortgage

Experienced mortgage lending professional with progressive expertise spanning mortgage loan processing, underwriting support, credit and documentation review, appraisal analysis, loan quality control, and high-volume mortgage operations. Proven ability to evaluate loan files, identify documentation and risk issues, support underwriting decisions, and maintain accuracy across complex mortgage transactions.

- Reviewed comprehensive mortgage loan files, including appraisal, credit, income, and asset documentation, to assess borrower qualification, identify discrepancies, validate required information, and support accurate underwriting decisions.
- Trained, mentored, and audited loan files for a large temporary workforce supporting elevated mortgage volume, providing underwriting guidance, quality control feedback, process instruction, and documentation oversight.
- Progressed from Loan Specialist I to Loan Specialist II, Loan Specialist III, and Interim Underwriter, demonstrating advanced knowledge of mortgage processing, underwriting procedures, loan documentation, risk identification, and lending guidelines.
- Supported a high-volume national mortgage call center, collaborating closely with sales and processing teams to prioritize urgent loan files, resolve issues, communicate critical updates, and maintain strong customer and internal stakeholder relationships.

EDUCATION

Associate's degree: **Foundations of Business** **06/2011**
University of Phoenix

LANGAUGES

English

ACCOMPLISHMENTS

In my role as a mortgage underwriter, I have proven to be efficient, organized, and quality driven. Previous to underwriting, I was a processor proven to be customer service driven, both with internal and external partners, as evidenced by earning Service Conference trips in 2007 and 2008 for customer service of 90% or better for 24 consecutive months.