

Brian D. Nickles

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PROFILE: Meticulous, analytical, knowledgeable mortgage professional with over 20 years experience in processing and underwriting A-paper loans in various environments. Skilled in qualifying clients and determining their ability to pay off loans. Broad background in banking functions that include customer service, credit review and risk analysis. Combines strong leadership skills with excellent interpersonal skills.

KEY QUALIFICATIONS:

- **Work Ethic** that is disciplined, focused, adaptable and comfortable with putting in extra hours when needed.
 - **Excellent communication and organization skills** honed through working with and through others.
 - **Relationship-building skills** that engender trust and promote team spirit.
 - **Strong computer skills** and familiarity with mortgage-based software.
 - **Impeccable ethics and integrity** that were maintained in difficult environments.
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PROFESSIONAL EXPERIENCE

BUG DOCTOR

Customer Service & Billing Coordinator

Paramus, NJ
2008

Pest Control Company. Scheduled service appointments for existing clients, resolved time disputes between clients and technicians, posted technicians work and products used from previous day into computer, scheduled technicians, and received and routed incoming calls to appropriate individuals and departments. Learned computer system, PestPak.

EXPERTIVITY MORTGAGE SOLUTIONS

Quality Control/Compliance Manager

Fairfield, NJ
2007

Reviewed all new files for adherence to strict compliance standards. Compiled intensive QC reports for all loans. Performed post-closing QC reviews of all loans for adherence to compliance guidelines.

- Monitored teams ability to obtain missing required documentation.
- Processed and reviewed over \$10 million in loans monthly.
- Trained team and compiled checklists for review of files.

JP MORGAN CHASE

Senior Mortgage Underwriter

Woodcliff Lake, NJ
2006 - 2007

Underwrote submitted mortgage files in accordance with company guidelines. Reviewed and cleared open conditions, appraisals, title and insurance certificates. Cleared files for closing.

- Developed ability to process first and second mortgages simultaneously.
- Processed over \$30 million in loans monthly.
- Developed expertise with stand-alone second mortgage underwriting procedures.

GARDEN STATE MORTGAGE

Senior Mortgage Processor

Wyckoff, NJ
2005 - 2006

Worked simultaneously with various lender files and wholesale loan underwriting packages. Underwrote both conventional and jumbo one-to-four family loans.

- Developed proficiency with various lenders' automated underwriting procedures.
- Developed proficiency with Desktop Originator, Desktop Underwriting and Loan Prospector guidelines.

MILLENNIA MORTGAGE CORPORATION

Mortgage Processing Manager

Fairfield, NJ
2004 - 2005

Reviewed lender's underwriting packages for quality and accuracy. Maintained follow-up on mortgage pipeline to closing table. Scheduled closings with various lenders, loan officers, borrowers and closing agents.

- Analyzed all aspects of loan files and made recommendations for accurate loan decisions.
- Introduced loan scenario worksheet to reduce mortgage processing and turn-around times.

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PROFESSIONAL EXPERIENCE (continued)

ONE SOURCE MORTGAGE CORPORATION

Hackensack, NJ

Senior Mortgage Underwriter

2002 - 2003

Ensured quality and accuracy of credit packages. Reviewed mortgage files to ensure accurate rate lock and to document expiration dates.

- Validated required documentation to facilitate prompt accurate closings.

HUDSON UNITED BANK

Mahwah, NJ

- Assistant Secretary/Junior Lender-Indirect Lending Department

2000 - 2002

Evaluated the collateral and determined the credit worthiness of each loan application in a timely manner.

- Reviewed, underwrote and rendered decisions on automobile loan applications submitted by various automobile dealers for new and used vehicles.

- Assistant Secretary/Mortgage Processing Manager

1998 - 2000

Verified accuracy of vendor invoices. Organized pipeline reports for upper management and salespersons' review.

- Trained others to improve their underwriting skills and to review pipeline reports.

MORTGAGE ACCESS CORPORATION

Morris Plains, NJ

Senior Credit Analyst/Mortgage Underwriter Trainee

1996 - 1998

Contacted applicants, loan officers and outside agencies to obtain required documentation.

- Pre-underwrote loan files and streamlined documentation for approval and closing.
- Processed residential mortgages in compliance with FNMA/FHLMC and investor guidelines.

EXPRESS FUNDING, INC.

Whippany, NJ

Mortgage Production Assistant

1995 - 1996

Evaluated and rated credit on broker loan submissions. Processed mortgage loans and prepared for underwriter approval.

- Ensured that all appraisers, brokers and outside vendors were approved by the corporate office.

ANCHOR SAVINGS BANK

Wayne, NJ

Senior Mortgage Processor

1990 - 1995

Maintained contact with applicants and loan officers to obtain open and outstanding items. Approved and cleared branch conditions on underwriter committed loans.

- Processed, pre-underwrote and managed monthly pipeline of approximately 100 loans in accordance with FNMA & FHLMC underwriting guidelines.
- Assumed supervisory responsibilities for staff of six in Production Manager's absence.
- Introduced loan scenario worksheet to reduce mortgage processing and turn-around times.

COLUMBIA BANK (formerly Columbia Savings and Loan Association)

Fair Lawn, NJ

Mortgage Processor / Assistant Loan Accounting Supervisor

1986 - 1989

HABAND COMPANY

Prospect Park, NJ

Assistant Office Manager, Customer Service Department

1984 - 1986

NATIONAL COMMUNITY BANK

Midland Park, NJ

Note Teller/Head Teller/Teller

1981 - 1984

COMPUTER SKILLS

- Calyx Point, Genesis, TMO/AIMS, FNMA DO/U, FHLMC LP, MS Office

PROFESSIONAL TRAINING AND EDUCATION

- **Foundations of Banking Diploma**, American Institute of Banking, Paramus, NJ, 1981 - 1983
 - Coursework: Principles of Banking, Installment Credit, Money & Banking, Introduction to Commercial Lending, Basic & Intermediate Accounting, Branch Management

EDUCATION

- B.A. in Biblical Literature, Northeastern Bible College, Essex Fells, NJ, 1980