

Joshua Cole

(913) 484-2554

joshcole.kc@gmail.com

www.linkedin.com/in/josh-cole-kc

Results-driven financial professional with 10+ years of experience in banking, underwriting, credit analysis and risk management. Proven ability to provide sound financial/risk analysis and quality decision making. Extensive working knowledge of credit policies, underwriting procedures, collateral review, credit and income analysis. Self-starter with a strong track record of exceeding productivity targets and improving business processes.

Professional Experience

U.S. Bank Home Mortgage, Overland Park, KS

Mortgage Underwriter

2016-Present

- Analyze and evaluate residential loan applications originated through online channels in accordance with industry and business unit standard.
- Interpret customer credit and financial statements to minimize credit risk.
- Assess key risk metrics of loan information to ensure the extension of credit is consistent with the bank's guidelines for credit quality and investor or insurer standards. Approve and/or deny loans and make credit structure and loan eligibility decisions.
- Proficient with underwriting to the following product guidelines: FHA, Freddie Mac, Fannie Mae, HARP, Portfolio Loans.
- Selected as a credit policy subject matter expert and mentor for cross functional teams to provide training and interpretation of bank policies.
- Exceeded company metrics for productivity and decision quality.

Commerce Bank, Kansas City, MO

Consumer Risk Analyst

2015-2016

- Analyzed product query results to identify trends and monitor key performance metrics of the consumer loan portfolio. Required extensive use of Microsoft Excel and SQL.
- Performed individual account testing to monitor operational or regulatory risk. Identified issues related to compliance with Commerce Bank's credit policy and operational procedures.
- Presented results of recurring reports to the Consumer Risk Committee, an executive board that oversees loan portfolio performance and policies.
- Produced sustainable database queries using SQL for use in recurring monthly reporting and ad hoc requests.

Credit Underwriter

2012-2015

- Responsible for analysis of home equity applications to ensure each application met Commerce Bank credit guidelines and industry regulation.
- Analyzed credit, income and collateral by review of customer paystubs, w2 and tax returns, home owner's insurance, title, flood and appraisal review.
- Ensured loan profile met credit policy and product guidelines to determine acceptable credit risk to the bank.
- Managed an average loan pipeline of 50-60 applications at one time.
- Leader in productivity for Home Equity Underwriting with over 2,000 total loans reviewed in 2014.

Professional Experience, continued

Wells Fargo Home Mortgage, Des Moines, IA

Mortgage Underwriter

2004-2007 & 2010- 2011

- Reviewed 1st mortgage applications to ensure all approvals met Wells Fargo Home Mortgage lending requirements. Loan requirements were consistent with Fannie Mae/Freddie Mac standards.
- Analyzed loan information through a complete review of customer credit and financial information including paystubs, tax returns, asset statements, credit reports, titles, and appraisals.

Mortgage Sales Specialist

2007- 2008

- Generated new mortgage purchase and refinance business via Internet leads. Closed 45 new mortgage loans and \$8.3MM in new loan volume within 1st year.
- Selected as a member of company mentoring program to train new loan officers. Utilized previous underwriting experience and leadership skills to teach new loan officers how to effectively communicate product knowledge to customers, management, underwriting and processing departments.

Anytime Fitness, West Des Moines, IA

Owner/Manager

2008- 2011

- Involved with the acquisition and sale of an existing fitness franchise location.
- Directed the business in the organization of a partnership, business valuation, equipment financing, lease negotiation, market analysis, development of business plan, and sale of the business.
- Business management duties included updating financials through QuickBooks, monthly profit and loss reporting, business tax preparation, collections, account management, budgeting and forecasting, hiring, training and supervision of new employees.
- Customer retention activities included account management, advertising, daily prospecting and marketing, membership sales, providing advice and direction to customers as needed, and daily interaction and communication with clients to ensure a positive experience.

Education

MBA, Finance, Drake University, Des Moines, IA

BA, Business Management and Corporate Communication, Buena Vista University, Storm Lake, IA