

# Terri Carter

Mortgage Professional

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## OVERVIEW

A focused and professional Mortgage Professional with over, 10 years of experience in Conventional and Government sectors, including Construction/Builder loans. Able to properly follow company procedures and effectively use all the resources at my disposal. Fully dedicated to the position and willing to work overtime.

## EXPERIENCE

### **Truist Bank** 04/2019- 11/2023 **Loan Closer/Funder**

- Prepared and Reviewed Loan Closing documents for accuracy and any deficiencies, i.e. Appraisals, Credit reports, Title Commitments, sending for updates as needed. Also, reconciled and processed fundings, while also verifying wiring instructions. Construction loans also Closed and funded.
- Provided exceptional quality while communicating and working with both internal and external partners to provide successful Closings. Displayed organizational and time management skills to maintain goals set forth.

### **PNC Bank** 03/2017- 04/2019 **Loan Closer/Funder**

- Prepared closing documents for final approval and funding of loans. Ensured accuracy and completeness of all documentation. Reviewed and reconciled loan fees.
- Effectively prioritized multiple tasks and objectives to achieve volume goals. Communicated with all parties involved in the transaction, such as borrowers, lenders, title agents, and attorneys.

### **EverBank** 05/2014- 02/2017 **Loan Analyst**

- Reviewed Loan Documents for Accuracy and Completion, while entering pertinent information into the system.
- Managed a pipeline of loans, reviewing for completeness so they can be delivered and purchased by the required investor. Worked both Conventional and Government loans.

## **EDUCATION**

### **Florida State College of Jacksonville**

2016- 2020      Bachelor's degree

### **Florida State College of Jacksonville**

2013- 2016      Associate degree

## **SKILLS**

Loan Document Experience, Pipeline management experience, proficient in Microsoft Office programs, including PowerPoint, Excel and Excel VBA, Reporting Experience, Organizational Skills, effective Communication skills, and time management.