

CHARLOTTE WILLIAMS  
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**SUMMARY:** Computer data processing, adding machine, 10-key, money order and cash check encoder, money dispenser, check encoder, atm machine, micro fish, supra key(Real Estate Lock Box), copiers, fax machines, Calyx point, Doc Magic, Notary.

**PROFESSIONAL DEVELOPMENT:**

Microsoft and Excel  
Real Estate Principles  
Real Estate Finance/Property Management  
Real Estate Ethics/Agency/Fair Housing/Trust Funds  
Consumer Protection(Real Estate Matters/Protecting The Fee  
Survey Course/Risk Management  
Creating Carry Back Financing  
Buying Homes In Foreclosure  
Agency, Fair Housing, Trust Funds, Ethics, Risk Management

**EMPLOYMENT:**

2012-Present: KINECTA FEDERAL CREDIT UNION: SR. LOAN PROCESSOR  
Collecting and verifying necessary documentation after loan approval for prior to docs. Verify insurance and make sure adequate coverage is needed.

2003-2012 UPS EMPLOYEES FEDERAL CREDIT UNION  
Consumer loan officer/Underwriter/Processor/Mortgage Consultant/Mortgage Loan Processor/Credit Advisor  
Collected and verified necessary documentation to determine credit worthiness. Approved and funded loans.  
Made sure all documentation were signed and understood.

2005-Peak Season UPS INTRA RAMP  
Loaded and Unloaded Aircrafts. Operated ramp equipment. Used ICAO(International Civil Aviation Organization) signals and different types of aircraft.

2004-2008 BY REFERRAL REAL ESTATE NETWORK: Purchase Agreements, Right to list and sell agreements. Comply with Rules and Regulations of Real Estate procedures.

2004-2005 MAPLE RIDGE SALES AGENT  
Purchase Agreements, Right to List and Sell forms and utilize procedures with seller and buyer. Comply with park approvals and requirements for each park.

01.2005-02.2005 WALGREENS: Dealt with customers, responsible for register cash count, receipt coupons, stocking selves and cleaning store.

04.2003-07.2003 WESTERN AUTO POOL: DMV CLERK  
Processed titles on salvaged and donation vehicles. Communicated with dealers. Computer skills for excel.  
Balanced out daily payoffs.

02.2003-03.2003 LA VERNE POST OFFICE: CASUAL CLERK  
Lifted heavy boxes of mail, disbursed mail to each carrier. Sorted mail into PO boxes.