

Carl Melby

EDUCATION

York Community High School Graduate
Indiana State University BS

LICENCES

Licensed Loan Originator in the states of Illinois, Indiana, and Florida

WORK EXPERIENCE

Working for some of the nation's largest banks, including JP Morgan Chase as a Second Vice President in mortgage loan origination area in addition to smaller privately held loan origination environments. A major element to loan origination is the development, review along with correction and the rebuttal of appraisal findings and challenges to stated values. Analyzing comparable properties, examining and working with professional appraisers and quality control personnel in adjustments for specific property features, and fixtures. In addition to evaluating a property's location and condition along with other additional amenities of the property.

The largest part of my work has centered in the residential area with extensive review and working within quality assurance areas, on single family, multifamily, planned unit developments, and condominiums.

In addition to differing management responsibilities throughout my career I have managed teams with staff sizes ranging from 3 people to over 40 persons.

CONTINUING EDUCATION

Completion of required 8 hour continuing education on an annual basis in multiple areas of lending including but not limited to:

Handling Customer Complaints

Ethical Dilemmas

Red Flags of Fraud and Cybersecurity

Privacy of customer information

Federal Fair housing law

Requirements for accurate record keeping.

Overview of the use of Uniform Appraisal Dataset by major the GSA's and lenders.

Respectfully Submitted

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