

Abby Luggery

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Self-motivated data analyst with 8+ years of experience. Demonstrated ability in synthesizing large datasets and multiple data elements from a wide variety of sources and summarizing findings into concise reports and presentations. Experience in financial analysis and legal operations has honed impeccable attention to detail and a talent for identifying and analyzing the implications of trends. Skilled in leading teams of 20+ to deliver accurate and on-time results.

Professional Experience

Freedom Mortgage | Remote

Client Underwriting Specialist/Loan Processor | September 2020 - May 2022

- Collected, reviewed, and evaluated applicants' financial support documents during KYC / onboarding to determine clients' statistical likelihood of repaying mortgage loans.
- Leveraged data analysis and risk assessment skills to provide data-driven recommendations based on KYC / onboarding information, to inform decision-making and minimize the company's lending risk.
- Accountable for the review of self-employed income, credit fraud/credit abuse, fraud in the form of non-disclosure, mortgage fraud, suspicious activity, wire fraud, gift fraud, and a few other types of fraud
- Researched US housing market trends and updates to federal practices, policies, and procedures, ensuring full compliance with the Truth in Lending Act (TILA), the Ability to Repay/Qualified Mortgage (ATR/QM) Rule, the Real Estate Settlement Procedures Act (RESPA), the TILA-RESPA Integrated Disclosure (TRID) Rule, the National Flood Insurance Program, the Home Ownership and Equity Protection Act (HOEPA), and the Secure and Fair Enforcement (SAFE) for Mortgage Licensing Act
- Documented and facilitated communication between loan officers, mortgage applicants, real estate agents, lending underwriters, and other industry professionals to support the timely closing of 35 days or less on all loan products

Mphasis / Digital Risk | Remote / Hybrid

Mortgage Loan Processor | September 2019 - September 2020

- Compiled and evaluated documentation required for real estate lending including applicants' employment verification, tax returns, proof of insurance, and financial statements, efficiently processing 30+ loans via assigned pipeline
- Verified accuracy and validity of documentation provided by borrowers and third parties, applying a critical eye for detail during review and following up promptly and politely as necessary for additional information or clarification
- Determined maximum mortgage limits by analyzing factors such as client assets, debt-to-income ratio, and credit score, minimizing the risk of loan default

Medical Leave | April 2016 - September 2019

- Underwent and fully recovered from multiple spinal surgeries
- Studied medical coding and medical database structure

Citigroup | Jacksonville, FL

Anti-Money Laundering Analyst Level II | March 2015 - April 2016

- Controlled risk to company and customer finances by aggregating data from a variety of databases and research sources to identify trends indicative of illegal activity
- Analyzed data and distilled results into comprehensive Suspicious Activity Reports to aid the criminal investigation of money laundering and terrorist financing, human trafficking, fraud, and identify theft

- Performed in-depth analysis by consolidating and reviewing information from multiple datasets and database systems and implementing enhanced customer due diligence research procedures to evaluate risk and support quality assurance

Caregiver | April 2011 - March 2015

- Took time out of the workforce to care for family
- Attended Daytona State College, maintained a 3.8 GPA
- Studied programing and database management

Firefly Legal Inc. | Hybrid / Remote

Office Manager | December 2008 - April 2011

- Led a national team in beta testing and analysis of a new database, identifying issues and aiding the development of a system that reduced errors by 93% and expedited file turnaround by 57%
- Analyzed company operations and researched updated regulations, summarizing findings and recommendations in a new regulatory guide presented to the executive team, resulting in a model that improved legal compliance and saved the company \$250K per year in Florida
- Documented and executed new legal compliance and risk control policies and procedures, rolling out the new model to 500+ associates across the company

Legal Office | Deerfield Beach, FL

Legal Office Manager | November 2007 - December 2008

- Initiated and managed cases through implementation of the company database and case management system, ensuring accuracy and completeness of all records, materials, and updates
- Prepared cases through extensive research and investigation, leveraging resourcefulness and critical attention to detail in developing summaries and supporting documentation
- Developed a new system to organize cases, improving workflow management and efficiency

Core Competencies

Agile & Scrum Team Management, Data Analytics, KYC/Onboarding, Enhanced Due Diligence Research, AML/Fraud investigation, Risk Mitigation, Real Estate Operations, US Housing Market Analysis, Federal Regulation Compliance, Critical Thinking, Teamwork, Time Management, Customer Service

Technical Skills

Tableau CRM, Salesforce, DeskTop Underwriter, Encompass, FHA and VA Portals, UDM, Actimize, Mantas, SAR Database, RealTrans, CMT, SAS, SQL, Access, SharePoint, Microsoft Office, HTML, CSS, ADP Payroll, Skip Tracing, Lexis/Nexis, NewInvoice, iClear, Business Objects, Black Knight