

# Brian A. Ambrose

## New Horizon Mortgage Co.

www.newhorizonmc.com  
bambrose@newhorizonmc.com  
(508) 877-6666

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### EDUCATION:

#### **UNIVERSITY OF MASSACHUSETTS**

Bachelor of Science, 2002; Economics

*Amherst, MA*

#### **ASSUMPTION COLLEGE**

School of Liberal Arts, 1998 – 2000

*Worcester, MA*

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### EMPLOYMENT:

#### ***New Horizon Mortgage Corporation Framingham, MA***

***2005-Present***

##### *Owner / Mortgage Broker*

- Manage and maintain accountability for branch operations
- Assist with processing, submissions to underwriting, and closing duties for all Conventional, FHA, and USDA residential loans in the pipeline
- Recruit, train, and manage loan specialist sales teams
- Created a highly effective referral based program revolving around assisting referring partners including real estate agents, accountants, and developers.

#### ***Phoenix Mortgage Corporation Holliston, MA***

***2004-2005***

##### *Loan Officer*

- Originate and process Conventional, FHA, and USDA residential loans in the state of Massachusetts
- Develop referral relationships with realtors, builders, lenders and other sources for the purpose of originating residential loans through ongoing sales efforts
- Take residential mortgage loan applications, conduct preliminary underwriting reviews, and submit loan applications to processing
- Maintain contact with customers and realtors for follow up documentation needed to approve and close loan

#### ***GN Mortgage, LLC Framingham, MA***

***2002-2004***

##### *Case Manager*

- Analyze various Conventional and FHA loan scenarios and select appropriate loan program for mortgage brokers
- Work closely with mortgage brokers and underwriters to manage / monitor a pipeline through the entire loan process from registration to closing
- Monitor the accurate input of data to ensure that the automated underwriting systems (Desktop Underwriter, Desktop Originator, Loan Prospector, and other 3<sup>rd</sup> party investor AUS) can assess the overall risk of a transaction
- Aid in scheduling, pricing, and closing departments; assist underwriters in clearing necessary conditions prior to closings

##### *Secondary Marketing*

- Computed and applied risk assessment adjustments to calculate the yield spread premium or discount fee to broker at the available interest rate for all Fannie Mae, Freddie Mac, FHA, and third party investor loans
- Generated and analyzed weekly reports to aid Regional Vice President in determining the profitability and risk of the company's (GN Mortgage, LLC) available loan programs.