# Stephen M. Ching

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# Summary

I am an experienced analyst for real estate investment, lending, legal, and commercial purposes. I have a decade of experience in analyzing mortgage transactions for errors, regulatory violations, and fraud, and determining and resolving solutions to those, as well as a decade of mortgage loan origination and mortgage loan processing experience. I use an analytical approach to solve problems, from years of education and research in science at the University of Washington.

**Work Experience**

Real Estate Analysis Contract Services Owner/Sole Proprietor

Rateswire.com -  Edmonds, WA

January 2012-Present

Mortgage analysis and retrospective underwriting to determine causes of default, compliance with underwriting guidelines, Contract Terms (Note, Mortgage, Insurance, Default), and violations of State and Federal regulations including RESPA servicing requirements, FHA and ECOA, TILA, and state and federal fraud statutes

Identified and documented thousands of errors, statutory, servicing, and contract violations, and many types of fraud

Identified possible resolutions and drafted or provided support in drafting a mix of correspondence including letters, Notices, and pleadings to resolve mortgage related issues

Tape and loan due diligence to ensure compliance with portfolio and loan sale contract terms

Statistical analysis and data extraction and modeling for web development and legal analysis for softappraisal.com, agentstat.com (currently offline), and for legal uses

### Mortgage Loan Originator and Mortgage Loan Processor

Mortgage Loan Center, LLC - Edmonds, WA

May 2010-December 2012

Mortgage Loan Originator NMLS# 113053 (expired inactive) with highly rated mortgage loan origination services: <https://www.zillow.com/lender-profile/Edmonds%20WA/>

Used web converters and Excel to create a website for pricing and loan eligibility for customers, producing high customer satisfaction

Mortgage Loan Processing including DU, LP, USDA, and Calyx Point

Implemented and trained law office in use of Calyx Point and mortgage processing procedures to evaluate and process loan modification requests.

Contract services of mortgage analysis and litigation support

### Mortgage Loan Officer and Mortgage Loan Processor

America One Finance, Inc. - Everett, WA

August 2002-May 2010

Mortgage Loan Origination and brokering

Mortgage Loan Processing including DU, LP, Calyx Point, FHA, and VA

Mortgage Loan Processing including DU, LP, Calyx Point, FHA, and VA

Matched and analyzed hundreds of borrowers against relevant FHA, VA, USDA, Commercial, Residential, Subprime, FNMA, and other programs and processed many simultaneous transactions in a month, while also originating my own loans.

Direct Sales and Management – Built a small net branch from 1 to 20 employees in a few years with my brother as a family business

### Research Intern

University of Washington – Chemistry Department - Seattle, WA

August 1998 to June 2002

Synthetic and theoretical chemistry

Mathematical modeling, data extraction and statistical analysis

Modeled, experimented, and performed data analysis to characterize non-ideal behavior in pressure sensitive paint formulations

Developed, refined, and tested product applications

https://www.worldscientific.com/doi/abs/10.1142/S108842460200018X

# Educational History

**University of Washington** -Seattle Campus

August 1996 to August 2002

Genetics

No degree program existed in genetics at time of enrollment. More than 200 credits obtained.

**Skills**

Fraud Detection, Contract Breach Detection

Fair Housing Act, Truth in Lending Act, Real Estate Settlement Procedures Act, Equal Credit Opportunity Act

Any analysis related to mortgage lending for properties, including income, debt service coverage ratio, assets, employment, credit, limited appraisal review, title review, insurance policy review, and almost any other document relative to lending guidelines, laws, or contracts.

Resolution including litigation support for real estate and mortgage related issues.

Mathematical modeling, data extraction, and analysis for real estate related field includes: analysis of agent performance, property valuations, legal compliance, etc.