

MANAGEMENT PROFESSIONAL - MORTGAGE LOAN SERVICING

Committed to performance excellence and driving company profitability

Results oriented Management Professional offering more than 5 years of experience in the Mortgage and Financial Loan Servicing Industry. Innate leadership ability proven to inspire, motivate and develop employees to exceed organizational expectations and exceed department objectives. Known for expertise in loan origination, selling products and services, loan underwriting, loan modification processing, quality assurance, federal and state compliance, loss mitigation, foreclosure and default management. Able to quickly adapt to change in a fast paced office environment. Successful track record on being a top-performer and consistently meeting or exceeding sales goals and customer expectations. Able to effectively communicator with upper management and disseminate information to employees.

Technical Proficiency: MS Office Suite, Lotus Notes, LSAMS, SQL, MS Outlook, AS400, Skip Tracing, ForTracs, Hope Loan Portal, Naca Portal

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|-----------------------------|--------------------------------|------------------------------|
| ➤ Loan Modification Process | ➤ Process Improvement | ➤ Customer Service Relations |
| ➤ Income/Asset Review | ➤ Staff Training & Development | ➤ Compliance Reporting |
| ➤ Project Management | ➤ Loan File Review/Audit | ➤ Regulatory Compliance |
| ➤ Loss Mitigation | ➤ Account Management | ➤ Relationship Building |

PROFESSIONAL ACCOMPLISHMENTS

NATIONSTAR MORTGAGE Dallas, TX.

December 2007 - November 2013

Community Outreach Manager (July 2013 - November 2013)

Managed 6 team members responsible for managing 500 distressed loan accounts thru direct email portal within Fannie Mae Mortgage Help Center. Team monitored state funds received on behalf of the borrower to rectify delinquent accounts. Facilitated the communication between nonprofit organization and home owner relationship. Managed Hope loan portal used for HUD approved counselors to submit hardship packages on behalf of distressed homeowners. Audited files for quality assurance purposes and provided scorecards based on employee performance and production monthly. Acted as liaison to provide alternative resolutions between Fannie Mae Mortgage Help Center reps and customers seeking investor approval outside of servicer guidelines. Provided weekly reports to executive management regarding status updates on loan modifications, short sales and deed in Lieu.

DELIVERED RESULTS:

- Average daily pipeline received was 25 new files and responses on each complete package was provided within 48 hours.
- Ensured team members to met daily processing goals to generate at least 12 accounts to underwriting for modification trial start.
- Successfully coordinated Borrower Outreach Events for Neighborhood Assistance Corporation of America and Making Home affordable program that facilitated meetings between borrowers and servicers to discuss retention options.
- Collaborated on Hope loan Portal Project that increased modification packages received from nonprofit organizations and helped increase homeownership retention.
- Facilitated training with the state of California to increase improvement of processing hardship funds.

Modification Processing Manager (May 2011-November 2013)

Directed the daily operations of 8 loan processors within the Fannie Mae Loan Modification Department. Team serviced loans owned by Conventional and Non Conventional investors of Fannie Mae & Freddie Mac, FHA and private investors. Reviewed loan documents to ensure compliance with underwriting guidelines and state and federal information requirements. Managed research request via SharePoint on escalations submitted by loss mitigation. Provided weekly correspondence to Fannie Mae on escalated case updates. Monitored team performance through production reports and facilitated daily status review meetings. Provided team members with guidance over effective methods for identifying customer needs and utilizing a consultative approach to serving clients. Validated borrower income and hardship acceptable for modification eligibility.

DELIVERED RESULTS:

- Team ranked #1 out of entire Modification Processing department for 9 months throughout the year between 2011-2013 and processed over 14,940 accounts valued at 2.5MM
- Consistently led team to meet modification approval goals of 5,000
- Ensured team reviewed 600 accounts daily, provided at least 3% kickback and approved 2400 accounts to underwriting.
- Facilitated training and development of all new hires on rebuttals and talk offs for customers unwilling to pay their mortgage improved company default rate.
- Selected as the Roundtable Award Recipient by CEO and received numerous manager of the month awards

Modification Chase Manager (January 2011 – April 2011)

Supervised staff of 8 modification team members responsible for managing 1.7MM in loans accounts

- Assisted compliance department with resolving HAMP related customer complaints.
- Conducted all new hire training for modification chase team and front end collections.
- Verified accuracy of payment arrangement for borrowers entering trial agreement.
- Researched proper loss mitigation efforts have made for reasonable effort to proceed with foreclosure.
- Conducted quality assurance audits to verify proper timelines and referenced are provided to borrowers in need of assistance.

NAME

xxxx@gmail.com ▪ www.linkedin.com/xxx

Account Resolution Manager (May 2010 – December 2010)

Supervised staff of 8 collections agents responsible for 1.2MM in delinquent loan accounts.

- Directed collections agents to meet performance standards and department goals by recommending process improvement ideas and monthly contests.
- Conducted daily meetings to inform team members of their performance status, daily delinquency summary and projections on accounts both during month-end reporting and as requested by management.
- Improved month end results through coaching, developing, and enhancing employee morale. Trained all new hires and team members on overcoming objections tactics.
- Performed quality assurance audits to identify developmental areas for coaching and ensuring team members are providing customer satisfaction.
- Interviewed entry level candidates for potential job opportunities within collections department.
- Created PowerPoint presentations and presented data on overall delinquency movement to executives

Manager in Training (January 2010 - April 2010)

- Selected for Manager in Training Program for consistently exemplifying leadership traits and exceeding production goals
- Participated in weekly training rotations and shadowed managers within all areas of servicing.
- Coordinated monthly review with mentor to understand quarterly profit and loss.
- Coordinated weekly review with mentor to understand delinquent summary reports.

Foreclosure Prevention Specialist (November 2008-December 2009)

- Managed the process of short selling distressed properties within prescribed investor and department guidelines.
- Worked with borrowers, real estate agents, and attorneys to process loss prevention options.
- Negotiated payment arrangements and created alternatives that reduced opportunities for loan losses by implementing repayment plans or rate reduction modifications.
- Resolved congress/state complaints for borrower workout solutions.

Senior Loan Counselor (August 2008- November 2008)

- Contacted delinquent customers to determine reason for delinquency and collect on past due mortgage payments.
- Reviewed debt to income ratio and determine if customers qualify for company modifications or extension programs.
- Negotiated payment arrangements that eliminated loan delinquency and kept accounts from being 90 days late or in loss mitigation.

30 Day Collections Specialist (December 2007-July 2008)

- Collected delinquent accounts by locating and contacting customers; establishing repayment terms and schedules.
- Advised borrowers of the most feasible payment options and qualified borrowers for deferment/extension program.
- Performed Skip Tracing task using web based software for accounts that had little to no customer contact.
- Negotiated timely payment arrangements to prevent further impact to borrowers credit history.

Pre 30 Day Collections Specialist (November 2007- December 2007)

- Contacted customers to collect on imminent default accounts.
- Assisted in side by side training with new hires.
- Provided day to day delinquency summary report overview.
- Assisted team members with cross talks for alternative workout solutions to retain performing default rates.

EDUCATION

Jarvis Christian College, Hawkins, TX, **Bachelor's of Science in Business Administration 2007**