NAME

Street Address ✧ City, State Zip
555.555.5555 Cell ✧ name@name.com

SUMMARY OF QUALIFICATIONS

- *Accomplished and seasoned* ***Finance Professional with over 10 years experience*** *in Non-Performing First and Second Mortgage Loan portfolios, Special Loan Servicing, Asset Recovery, Credit Card Collections, Consumer Loan Collections and Customer Service in a call center environment.*
- ***Comprehensive knowledge of Fair Debt Collection Practices Act****. (FDCPA)*
- ***Pragmatic problem solver****, superior interpersonal skills, capable of resolving multiple and complex issues and motivating staff to peak performance.*
- ***Successful leadership style*** *that empowers team members by making them part of the decision-making process and enables both individuals and organizations to meet their unique goals.*
- ***Highly organized****, with outstanding communication skills, interacts easily with all personality types.*
- *Proficient in MS Word, Excel, Visio, PowerPoint and Fidelity (MSP Servicing System) among others.*

CAREER HIGHLIGHTS

- ✓ **Reduced delinquencies by 20 points in four months** while with the Credit Union.
- ✓ **Saved $16,000 annually** and reduced delinquencies by instituting strategic reporting that reduced correspondence for Credit Union.
- ✓ **Eliminated penalties on FHA loans** for Mortgage Company by streamlining the foreclosure referral process.
- ✓ **Recognized with the MVP award** for automating the audits of Company's specialty loan products which eliminated one full time employee and saved $27,000.
- ✓ **Reduced Company's call volume 20%** by revamping customer correspondence saving $4,000 in man hours.

PROFESSIONAL EXPERIENCE

Credit Union, City, State — *2008 – Present*

ASSET RECOVERY MANAGER

Directed a team of eight collectors. Ensured that staff members complied with FDCPA guidelines. Conducted training and team development sessions. Hired and terminated staff as required; prepared performance evaluations.

- Recovered $35,000 in charged off collateral.
- Implemented a new goal oriented business plan detailing objectives, costs and accomplishments.
- Reduced delinquencies 20%; automated processes to achieve productivity.

Credit Union, City, State — *2008*

COLLECTIONS MANAGER

Managed a high volume call center with a staff of eight. Provided guidance to personnel on collection of credit card debt, consumer loans, second mortgages and home equity lines of credit. Ensured compliance with FDCPA and credit union requirements.

- Saved $16,000 by eliminating redundant correspondence.
- Implemented procedures to protect credit union assets.
- Hired and terminated staff as required; prepared performance evaluations.
- Represented credit union at business, civic and social functions.

Mortgage Company, City, State — *2004* – 2008

COLLECTIONS SUPERVISOR / NON-PERFORMING LOANS *(2007 – 2008)*

Directed the collection effort for a $620 million non-performing mortgage portfolio. Managed and evaluated the performance of the 15 members of the department; addressed deficiencies and determined salary increases.

- Analyzed loans for participation in a forbearance agreement or in other repayment options based on investor guidelines.

PROFESSIONAL EXPERIENCE (CONTINUED)
MORTGAGE COMPANY (CONTINUED)

- Worked closely with the Foreclosure Referral Team and the Problem Loan Team to ensure compliance with investor and RESPA guidelines.
- Updated investors regularly on portfolio performance.
- Maintained direct oversight of departmental budgets; updated business plans quarterly for presentation to management.
- Streamlined the foreclosure referral system resulting in a reduction of monetary penalties.

ASSISTANT SUPERVISOR OF SPECIAL LOANS *(2004 – 2007)*
Managed the servicing of the Special Loans Portfolio, including ARM's, Section 8, Interest Only Loans, Landscape loans and others. Interviewed, hired, trained, coached and directed a staff of nine; prepared evaluations and recommended salary increases.

- Recognized with the quarterly MVP award for automating the audits of PHH's specialty loan products, saving $27,000 in salary cost.
- Eliminated redundant customer correspondence and reduced call volume 20%, saving $4,000.
- Ensured procedures were in compliance with investor and RESPA guidelines.
- Automated internal processes, presented updated business plans quarterly and prepared monthly reports.

Credit Union, City, State *2003 – 2004*
ASSISTANT BRANCH MANAGER / HEAD TELLER
Played a key role in developing sales programs that helped meet company goals.

- Maintained direct oversight of branch cash flow; resolved escalated issues and reported to management.
- Conducted monthly and quarterly branch audits, including security system tests.
- Open and closed the branch daily; supervised a staff of 12.

Credit Union, City, State *2000 – 2002*
CREDIT COUNSELOR
Managed a delinquency portfolio of $600,000, including consumer loans, credit card debt and first and second mortgages. Secured debtor judgments by representing the credit union in the magistrate's court.

- Reviewed loans prior to recommending charge-off or repossession.
- Aggressively worked the deficiency balances to recoup funds or complete re-writes to cure the default.
- Headed special projects assigned by the Vice President of Delinquency.

PREVIOUS PROFESSIONAL EXPERIENCE

Cash Advance, City, State *1999 – 2000*
BRANCH MANAGER

Credit Union, City, State *1995 – 1999*
TELLER / DEBT COUNSELOR,

EDUCATION

Bachelor of Science in Training & Development May 2007
University, City, State