

# ROBERT SMITH

## Lending Specialist

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Accomplished Lending Specialist in financial industry. Possessing a strong background in bankruptcy, foreclosure, retention, customer service, collections, and administrative support Detailed oriented and resourceful in completing projects. Excellent training, interpersonal communication and problem solving skills. Dedicating professional who works well independently, learn quickly, and communicate effectively. Experienced with working on Avaya, inbound and outbound customer calling.

### 2007 - 2010

#### LENDING SPECIALIST - ABC CORPORATION

- Reviewed and validated loan details and accurately create and update accounts as appropriate.
- Accurately and efficiently processed financial and non-financial transactions to loan accounts.
- Reviewed and updated collateral information to ensure accuracy and that necessary details are maintained to reduce any associated risk to the client.
- Worked with internal business partners at various levels to research and translate account information.
- Worked directly with clients to research items of various complexities while bringing situations to a successful and timely resolution.
- Satisfied taxes and insurance on behalf of the client and update the loan accordingly to recover funds over the established payment period.
- Performed duties and responsibilities specific to department functions and activities or as assigned by supervisor.

### 2005 - 2006

#### LENDING SPECIALIST - DELTA CORPORATION

- Review credit, asset, & income for lending decisions.
- Conduct reviews of declined files for second looks.
- Assist customers and branch personal via phone or face to face with credit decision and reasoning.
- Mastering of various system and training new employees Skills Used Great customer service skills, time management, affluent client retention skills, .
- Reconciled account information and prepared monthly reports to give current status of the Indirect Lending Portfolio Balance for the VPs.
- Researched loans that defaulted to include analyzing credit reports and collection notes and created a report listing key information.
- Maintained individual portfolio balances monthly with all the Indirect Auto Dealerships in El Paso.

## **EDUCATION**

Bachelor's In Business Administration

## **SKILLS**

Microsoft Office Software, Customer Calling.