Loan Counselor III

ROBERT SMITH

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Objective

More than 8 years of successful experience in Customer Service and Credit & Collections. Recognized strengths in account maintenance, problem solving, troubleshooting, planning and implementing procedures in a call center environment. Ability to train, motivate and supervise customer service employees. Extensive track record of customer-friendly professionalism, ability to adapt to new environments, and strong background working in finance.

Skills

Microsoft Office.

Work Experience

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Flagstar Bank - January 2012 – 2019

- Worked in a heavy call-center environment, spending 50% of the day or more speaking with current or potential Flagstar.
- Created Excel spreadsheets and workbooks to track customer payment and billing information.
- Created MS Word letters and other document.
- Utilized Outlook for company email and calendar appointments.
- Compiled and analyzed account information for recommendations such as repossession, loss mitigation or legal.
- Documented all collection efforts for each assigned account in the banks collection systems in accordance with established procedures.
- Ensured that all delinquent accounts and assigned queues have been thoroughly worked according to banks standard collections procedures.

Loan Counselor

PennyMac - 2008 – 2012

- Contact delinquent borrowers in order to determine reason for delinquency, update application data, secure current financial information, and obtain commitments for repayment or determine best resolution to mitigate losses.
- Recommend Loss Mitigation referrals upon reviewing breach validation, and analyze feasibility of short sale or long term repayment plan to mitigate losses.
- Make outbound Loss Mitigation Solicitation Calls.
- Receive inbound calls from delinquent borrowers.
- Initiate workout programs to prevent foreclosures, analyze mortgagors financial statements, evaluate debt ratios, review mortgagors payment record and educate borrowers on alternative money sources/payment options to bring loan current.
- Work with borrower to reach a solution.
- Receive up to 50 inbound calls a day from delinquent borrowers..

Education

Diploma - (Martin Luther King High School - Detroit, MI)

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