



ETHAN MARTINEZ

Loss Mitigation Manager

PROFESSIONAL SUMMARY

Results-oriented Loss Mitigation Manager with 7 years of experience in mortgage banking and risk management. Specializes in designing strategic loss mitigation solutions that effectively minimize financial risks while ensuring compliance with all regulations. A proven leader with a talent for enhancing team performance and operational processes, dedicated to delivering exceptional client outcomes.

WORK EXPERIENCE

Loss Mitigation Manager

Apr / 2020-Ongoing

Blue Sky Innovations

Chicago, IL

1. Oversaw asset liquidation and loss mitigation efforts for non-performing residential properties in foreclosure.
2. Conducted comprehensive audits to ensure compliance with regulatory and lender guidelines.
3. Negotiated fees, terms, and settlements on liens, including first and second mortgages.
4. Drafted legal documents to halt or delay foreclosure actions while guiding clients through alternative solutions.
5. Facilitated mediation hearings and utilized legal systems to gather essential information for client cases.
6. Coordinated with property management and legal teams to enhance loss mitigation initiatives.
7. Reviewed appraisals and broker price opinions, ensuring corrective actions were taken to address deficiencies.

Loss Mitigation Manager

Apr / 2018-Apr / 2020

Cactus Creek Solutions

Phoenix, AZ

1. Managed a team of customer service representatives, ensuring compliance with collections protocols.
2. Maintained strong relationships with borrowers, effectively resolving loan issues while promoting customer satisfaction.
3. Conducted interviews and performance evaluations for team members, enhancing team productivity.
4. Processed refund requests and coordinated with internal departments to address outstanding checks.
5. Recruited and trained staff for call center operations and loss mitigation initiatives.
6. Engaged with external vendors to streamline processes and ensure service quality.

EDUCATION

Bachelor of Science in Business Administration

Apr / 2016 - Apr / 2018

University of Washington

Chicago, IL

Focused on finance and risk management principles.

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SKILLS

Foreclosure Prevention



Credit Analysis



Sales Skills



Documentation Skills



Quality Assurance



Adaptability



INTERESTS

Scuba Diving

E-sports

Reading Fiction

Puzzle Solving

STRENGTHS

Stewardship

Teamwork

Tenacity

Vision

LANGUAGES



English



Swahili



Russian

ACHIEVEMENTS

Reduced foreclosure rates by 25% through effective loss mitigation strategies.

Successfully negotiated settlement terms on over 300 loan modifications, improving client retention.