ROBERT SMITH

Mortgage Collector II

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To secure a position that will enable to utilize several years of customer service and administrative skills. Will strive to delivering superior audit compliance, customer empowerment, and efficient resolution.

2006 – 2008
MORTGAGE COLLECTOR II - ABC CORPORATION

- Provided offers to consumers regarding their options for their foreclosed personal investment properties.
- Contacted debtors regarding status of account and fees past due.
- Determined debtors financial ability to offer alternate payment programs and methods.
- Documented and maintained all incoming and outgoing collection efforts in accordance with the established standards.
- Built and cultivate relationships with borrowers based on trust assisting them to find ways to meeting their obligations.
- Executed realistic solutions to assist the borrower overcome obstacles with sub-prime manufactured home loans.
- Negotiated payment arrangements with the goal of keeping our borrowers in their homes and foreclosures and repossessions to a minimum.

2004 – 2007
MORTGAGE COLLECTOR - DELTA CORPORATION

- Determine customers needs and respond to those needs by answering questions, resolving complaints, and offering additional services through the cross-sell program.
- Keep lines of communication open after payment is received to allow for early intervention and preempt future delinquency.
- Provide training and assistance to other representatives and new hires as needed.
- Research customer questions, fax answers to customers or complete service requests to resolve customer inquiries.
- Enter address corrections, sort mail, bar code documents for imaging and fold and prepare correspondence for mail delivery.
- Negotiate payment arrangements with customers to avoid mortgage delinquency, foreclosures and repossessions.
- Worked in accordance with consumer privacy laws and company procedures.

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EDUCATION

high school diploma - (Aldine High School in general studies)

SKILLS

Microsoft Office, Microsoft Word, Microsoft Excel, Microsoft Outlook.