

ROBERT SMITH

Settlement Specialist

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Senior-level highly experienced and polished mortgage professional offering more than 10 years of experience, with an emphasis in regulatory compliance, forensic analysis, loss mitigation, disputes and investigations, and quality control. Able to develop and maintain excellent relationships with internal and external business partners at all levels.

SEPTEMBER 2011 - AUGUST 2012

SETTLEMENT SPECIALIST - ABC CORPORATION

- Provided quality settlement assistance for the full review of the borrowers application submitted by servicers to expedite the closing of the loan modification as a practical alternative to foreclosure.
- Interpreted highly complex regulations, rules and policies relating to HAMP and Classic non-performing loans.
- Performed in-depth analytical review of HAMP and Classic loan modification applications and adjusted system records to reflect final modification results, ensured quality for each workout.
- Verified the accuracy and completeness of all loan related documentation in preparation for audit reviews of the settlement process.
- Implemented and managed Loss Mitigation Policies in the Single Family Portfolio Division for Freddie Mac by reducing potential loan losses or foreclosures.
- Responsible for restructuring loans when counterparties met the original conditions of the loan and asset recovery.
- Calculated remedy amounts, Informed the manager of any discrepancies Checked files, forms and assignments within the investor relationship agreement for compliance.

2009 - 2011

SETTLEMENT SPECIALIST - DELTA CORPORATION

- Assisted clients and appraisers with short sale mortgage analysis.
- Verified current market prices and verified dwelling statuses and conditions.
- Responsible for daily reconciliation of Visa/MasterCard incoming and outgoing files.
- Responsible for daily correction and re-submission of Visa/MasterCard re-classes.
- Provided General Ledger entries to accounting for posting of Visa/MasterCard Settlement.
- Working knowledge of Cietrade and JDE General customer service and clerical duties Researching and corrections company cash applications Responsible .
- Communicating with brokers and money managers to ensure trades settled on

time and accurately A great deal of detail and organization was critical in .

EDUCATION

Associate In Applied Science

SKILLS

Excel And Powerpoint, Customer Service, Office Administration.