**Alma Martinez**

**Sales Representative**

Irvine, CA

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Seeking a position within a company that offers room for growth and advancement

WORK EXPERIENCE

**Debt Settlement Representative**

Alleviate Financial Solutions - Irvine, CA – July 2019 to November 2019

* Gather client’s information, go over budget analysis, and run credit
* Review credit report with client and current credit standing
* Review available options with client according to their current credit situation
* Discuss debt settlement plan with client, review benefits

Complete application, submit for underwriting approval, sign documents

**Debt Negotiator**

Americor - Irvine, CA – March 2019 to July 2019

* Negotiate settlements with creditors and third-party collectors
* Verify accounts to ensure enough funds are available for settlements
* Get clients approval on settlements
* Update CRM with settlements and process for payments

**Tax Settlement Representative**

Taxrise - Irvine, CA – October 2018 to January 2019

* Inbound/Outbound calls assisting clients with tax debt
* Enter client’s information in Logics CRM system
* Go over tax settlement process and review benefits
* Complete application and walk through e-sign

**Debt Settlement Representative**

Arete Financial - Irvine, CA – February 2018 to April 2018

* Gather client’s information, go over budget analysis, and run credit
* Review credit report with client and current credit standing
* Review available options with client according to their current credit situation
* Discuss debt settlement plan with client, review benefits

Complete application and schedule signing of documents

**Debt Settlement Representative**

First Choice Debt Relief - Orange, CA – October 2017 to December 2017

* Follow up with online clients requesting information on debt consolidation
* Get an understanding of client’s situation and hardship
* Review available options with client according to their current credit situation
* Discuss debt settlement plan with them, review benefits
* Complete application and schedule signing of documents

**Debt Settlement Representative**

NCCR  - Irvine, CA – May 2017 to August 2017

* Gather client’s information, go over budget analysis, and run credit
* Review available options with client according to their current credit situation
* Discuss debt settlement plan with them, review benefits
* Complete application and schedule signing of documents

**Debt Settlement Representative**

Settle It - Anaheim, CA - December 2016 to April 2017

* Gather client’s information, go over budget analysis, and run credit
* Review credit report with client and current credit standing
* Discuss debt settlement plan with them, review benefits
* Complete application and walk client through service agreement to complete Docusign

**Debt Settlement Representative**

Americor Funding - Irvine, CA - April 2016 to August 2016

* Gather client’s information, go over budget analysis, and run credit
* Review credit report with client and current credit standing
* Review available options with client according to their current credit situation
* Discuss debt settlement plan with them, review benefits
* Complete application and walk client through service agreement to complete Docusign

**Health/Life Insurance Agent**

Independent Agent - Irvine, CA - May 2014 to April 2016

* Contact clients who requested insurance quote through outbound calling
* Review information provided and gather additional information needed
* Run quotes for various programs available
* Discuss different insurance options available to them

Complete application and submit to provider

**Auto Loan Consultant**

Blue Harbor Auto - Aliso Viejo, CA - August 2013 to March 2014

* Worked in a call center environment receiving inbound calls
* Gathered client’s information and entered in our CRM program
* Verified applicant met lenders guidelines and submitted for approval
* Reviewed available lender programs according to client needs
* Walked clients through loan process and followed up with items needed• Followed up on loan status and updated clients on process until funding

**Underwriter**

Carrington Mortgage Services Underwriter - Santa Ana, CA - December 2012 to February 2013

* Audit documents received from process support group
* If additional documentation needed, work with process support and/or client to obtain them
* Use verified income to perform loss mitigation treatment eligibility analysis
* Select file to work in queue, disposition appropriately
* Verify occupancy and hardship
* Conduct VOI process per guidelines

**Reverse Mortgage Loan Officer**

America Advisors Group - April 2012 to May 2012

* Worked in a call center environment with inbound and outbound calls
* Gathered clients information and went over clients’ needs
* Looked up Reverse Mortgage programs available and went over options with client

**Loan Officer**

CashCall - Anaheim, CA - August 2011 to April 2012

* Worked in a call center environment with inbound calls
* Gathered clients information and entered in our CRM program
* Looked up programs according to client needs
* Walked clients through loan process and followed up with items needed• Followed up on loan status and updated clients on process until funding

**Loan Officer**

Lending Tree - December 2010 to May 2011

* Worked in a call center environment receiving inbound and outbound calls from internet inquiries
* Gathered clients information and entered in our CRM program
* Looked up programs available and best suited for clients’ needs
* Walked clients through loan process and followed up with items needed