

ROBERT SMITH

Negotiator/Co-ordinator

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Experienced professional with a demonstrated record of success in the mortgage industry. Exceeding objectives and a strong customer service focus. Personal strengths.

MAY 2010 - SEPTEMBER 2010

NEGOTIATOR/CO-ORDINATOR - ABC CORPORATION

- Networked of realtors refer work to SSRES for the processing of short sale files.
- Submitted short sale packages to lenders for consideration.
- Provided excellent customer service to clients and provide updates as needed on file status.
- Discussed file status with sellers when needed and answer any questions.
- Negotiated all liens on the property and insure home owners interests are protected.
- Supervised the negotiation process until approval letters for all lenders/judgments are in hand.
- Assisted closing agent in any last-minute changes to the sale contract, HUD, or requested extensions as needed.

2008 - 2010

NEGOTIATOR - ABC CORPORATION

- 2013 - Present) Analyze the borrowers financials, including credit history to determine the best program as well as qualifying for HAFA program or refer to any other approved programs.
- Establish and maintain relationships with borrowers, realtors, appraisers, attorneys and title companies to determine financial effectiveness.
- Monitor work queues, Loan reviews, negotiate Short Sales by reviewing all financial information - purchase contracts, HUD-1, Addendums, Interior Brokers Price Opinions/Appraisals while assessing the property within the market value to minimize investors potential risk.
- Track data, working wire reports, reconciliations, research and posting funds as necessary while maintaining and understanding quality and productivity requirements.
- Credit analysis, analyze current and future business/investor savings by researching on offers versus Real Estate Owned (REO) and sending findings and recommendations to management/investors or Mortgage Insurance as needed.
- Generate and send approvals or denial letters after thorough negotiations and decisions have been reached, while staying in compliance with bank regulations and Dept of Justice..
- This is Dummy Description data, Replace with job description relevant to your

current role.

EDUCATION

Diploma

SKILLS

Analytical Skills, Management.