

# ROBERT SMITH

## Negotiator I

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### SUMMARY

Obtained a full time position in which can utilize experience and knowledge. Goal is to progress into a strong leader and provide the finest service.

### SKILLS

Negotiation Skills, Achieving Ranking.

### WORK EXPERIENCE

#### Negotiator I

ABC Corporation - July 2007 – December 2008

- Collected and evaluated homeowners income and documents such as tax returns, bank statements.
- Analyzed loans to determine the best course of action to protect the companys interest and resolve delinquency issues.
- Maintained up-to-date knowledge of required laws and regulatory requirements relative to collections and the recovery process.
- Responded to customer inquiries regarding mortgage defaults and loss mitigation options.
- Communicated and counseled homeowners on the benefits of all Loss Mitigation Workout Options.
- Utilized information, resources, and delegated authority to gain and retain homeowners business.
- Accountable for communicated and investor-specific documentation requirements to the customer.

#### Negotiator

ABC Corporation - 2004 – 2007

- Contact originating creditors, collection agencies and out of state attorneys offices in order to negotiate on clients behalf for a reduced settlement on delinquent and/or charged off accounts.
- Calculate acceptable percentages for settlement according to guidelines set forth by department.
- Work assigned queue of clients in order to achieve goals and objectives.
- Review clients banking account to determine funds necessary to complete settlement and payment of company fees.
- Gathering and submitting required documentation for approval and payment of accounts.
- Responsible for transmittal and receipt of various e-faxes to and from enrolled clients creditors collection agencies and out of state attorneys offices.
- Responsible for reports, and various other tasks assigned by direct supervisor(s)..

### SCHOLASTICS

- - (Maryvale High School)