

ROBERT SMITH

Jr. Negotiator

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Results- Oriented Asset Manager, excellent at juggling multiple tasks while paying high attention to detail. Individual with an exceptional ability to interpret and execute organizational goals and objectives.

EXPERIENCE

Jr. Negotiator

ABC Corporation - JULY 2007 - DECEMBER 2008

- Served as the middle person between the client and their mortgage lender.
- Prepared and submitted financial packages to mortgage lenders for a loan modification, short sale, or deed in lieu of approvals.
- Actively contacted mortgage lenders to check on the status of financial packages.
- Constantly communicate with clients to provide status updates and advise of additional documents needed to complete the review process.
- Worked closely with attorneys to help with the preparation of hearings, mediations, and conciliation calls.
- Communicated and worked with attorneys, insurance companies, and company members with cases regarding reimbursement.
- Effectively operated multiple computer programs for specific needs required for events assigned.

Negotiator

ABC Corporation - 2006 - 2007

- Collected on delinquent collateral accounts for National City Bank west coast accounts.
- This included automated dialer as well as manual queue responsibilities.
- Assisted customers in determining the best course of action to resolve delinquency including offering payment extensions, account re-ages and payment arrangements.
- Worked in customer advocacy which included processing loan modifications while being responsible for a manual queue of up to 200 delinquent accounts.
- Promoted to Debt Resolution which manages the companies highest risk delinquent equity lines of credit as well as first mortgage accounts from 60 days delinquent through to charge off Performed loan modifications a process which required me to determine.
- Determined customers hardships and prepared settlement offers on behalf of the customer.

- A process which entailed receiving all income documents, preparing property equity analysis to determine return to value and presenting the info to a Debt Resolution board of management and peers..

EDUCATION

- Exceptional Student Education - 2011(Miami Dade College)

SKILLS

Deadline Oriented, Valuable Work Ethic, Great People Skills.