

John LaCroix

Insurance Sales, Quality Assurance & Negotiations

Redlands, CA

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Authorized to work in the US for any employer

WORK EXPERIENCE

Research/Remediation Associate, Dept

Wells Fargo Home Mortgage - San Bernardino, CA - April 2014 to June 2015

Researched and analyzed legal complaints for the Defensive Litigation team. Made determinations on what areas of default servicing were included in the allegations of the law suit. Analyzed and provided loan notes, letter logs and the proper loan documents to the legal teams. Worked on several computer systems to provide the documentation that was needed. Worked under pressure of time constraints on special projects related to class action lawsuits.

Operations Analyst/Loan Servicing Specialist, Dept

Wells Fargo Home Mortgage - San Bernardino, CA - February 2010 to April 2010

Researched and made recommendations to the validity of requests of foreclosure rescissions and complaints from mortgagors. Assisted in maintaining attorney representation databases and loan coding loan platform systems to prevent company policies and procedures from being out of compliance. Acted as a go to for internal representatives in resolving issues with company procedures throughout the various departments within default. In addition to the normal daily tasks held the role as the Business Continuity Planning Administrator (BCP) for the business unit.

Quality Assurance Analyst, Dept

Wells Fargo Home Mortgage - San Bernardino, CA - May 2002 to February 2010

Audited and assessed risks in processes and procedures and effectively communicated with all levels of management including Senior Management with a high degree of integrity in improving these processes. Acted as the Liaison for one of the Housing Investor assisted in lowering delinquency ratios and resolved servicing issues. Prevented repurchases. Extensive audits for the loss mitigation department. Analyzed and audited financial applications, W2's, income tax returns, various types of pay stubs and appraisals.

Loss Mitigation Specialist

GE Capital Mortgage Services - San Bernardino, CA - October 1998 to May 2002

Wells Fargo Acquired GE Capital 9/2000)

Extensive sales and negotiations with borrowers in providing solutions with defaulted FHA, VA, FNMA, FHLMC and Private Investor mortgages. Effectively sold borrowers on the advantages of liquidating properties if they could not qualify to retain their property. Extensive experience in negotiating with real estate agents/brokers, borrowers and investors in short sales, deed in lieu. Effectively evaluated property appraisals to minimize losses during the short sale process.

Accomplishments

Service Excellence awarded 2 times Best Shot awards

Nominated Service Excellence 7 times Presidents Club awards 40 of 60 months

Sales Excellence Award Team Member of the Month

EDUCATION

Associate Art in Liberal Arts

Mount San Antonio College - Walnut, CA

SKILLS

Communication Skills (10+ years), Analytical Skills (10+ years), Negotiation Skills (4 years), Credit Analysis (6 years)

MILITARY SERVICE

Service Country: US

Branch: Army

Rank: E-3

Vietnam Era Veteran-Honorably Discharged

ADDITIONAL INFORMATION

Licensed Life, Disability & Health Agent