

# Paul W. Lovato-Cortez

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## Objective

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Demonstrated achiever with 7 years of proven Customer Service and Leadership skills looking for a rewarding position that will allow me to utilize my experience and grow within a rewarding organization. I'm looking to expand my knowledge and continue to help my community and teammates with honesty and integrity. I possess the determination to deliver action results with the utmost sense of obligation and diligence.

## Skills Summary

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|------------------------------|--------------------------|--------------------------|
| ◆ Critical thinking          | ◆ Leadership             | ◆ Detailed Oriented      |
| ◆ Resource Management        | ◆ Self-Starter           | ◆ Administrative Support |
| ◆ Excellent Internal and     | ◆ Spanish – Proficient   | ◆ Strong Research and    |
| External Communications      | ◆ Efficient Organization | Analytical Skills        |
| ◆ Adaptable to continuous    | ◆ Balance and Maintain   | ◆ Mortgage sales         |
| training and process changes | Financial Records and    | ◆ Account administration |
| ◆ Effective collaborator in  | Transactions             | ◆ SPOC Account processor |
| team environments            |                          |                          |

## Professional Experience

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### BETTER MORTGAGE

CHARLOTTE, NORTH CAROLINA

#### Home Advisor Associate

August 2021- April 2022

- NMLS ID: 2233838
- Obtain borrower pre-approved applications – presented, reviewed and originated Loans with Senior Loan Officer within a multiple pod environment.
- Provide administrative and sales support to multiple Senior Loan Officers, and work closely with coordinators and processors to increase efficiency in loan origination procedures.
- Available as a SPOC (Single Point of Contact) for prospective borrowers via multiple digital medias to set expectations and provide assistance. With the goal to fund their mortgage application while providing quality customer service.
- Collect and verify necessary information to provide and secure a tangible option to the customer.
- Strategically negotiate with borrowers to close on deals and increase sales in a fast-paced competitive environment, ensuring accuracy throughout mortgage process.
- Assist Processor's and Loan Officers with submitting and reviewing mortgage loan applications for underwriting approval.
- Ensure compliance with company policies, underwriting guidelines, and lending program laws and requirements.
- Ability to be flexible and adjust plans quickly within multiple organization changes to meet business changing needs.
- Assist processors on the collection and management of loan originating documentation as the main point of contact.
- Met and exceeded multiple sales and processing quotas as top 15% performer in company's monthly refinance performance dashboard.

### Wells Fargo

CHARLOTTE, NORTH CAROLINA

#### ACCOUNT RESOLUTION SPECIALIST

2020-2021

- Achieved active communication skills and a resolute mindset while dealing with less than willing customers to resolve their ongoing account default.
- Assist customers with payments and sensitive information while following company policy and standard procedures.

# Paul W. Lovato-Cortez

- Provided high customer service and quality customer advocacy to resolve clerical errors while collecting and resolving accounts.
- Specialized in multiple incoming and outgoing calls to bring our customer the best possible solution available with each account.
- Managed and resolved up to 200 accounts on a daily basis with integrity and diligence.

CORTEZ AND FAMILY LLC

**MANAGER**

CHARLOTTE, NORTH CAROLINA

2018-2020

- Responsible for managing and training new Employees that join the company.
- Effectively organize and maintain activities and projects to ensure timely completion.
- Specialize in providing quality customer service to various clientele.
- Assist in development ideas to better serve the company's needs.
- Provided clerical duties as needed to effectively ensure a smooth shift was being ran.
- Scout and recruit new opportunities to help broaden the company and business.
- Assist clients with payments through a POS system as well as research any payment disputes if the issue arises.

BURTONS GRILL AND BAR

**WAITER**

CHARLOTTE, NORTH CAROLINA

2017-2021

- Effectively provide high standards of customer service in a fast-paced environment ensuring that the customer needs and satisfaction is always maintained.
- Consistently monitor compliance with health and safety policies and procedures to ensure that quality is adherence.
- Able to adapt to change quickly to successfully meet all deadlines and orders are meet on time.
- Train and support team members so that they can be successful in their roles.
- Accurately record orders and collaborate with peers to meet customer expectations.
- Assist with transactions through our internal POS systems.
- Manage closing duties to include restocking items and nightly reconciliation of supplies and inventory.
- Answer questions about menu items and specialize in the up selling of additional products when appropriate.
- Assist management with clerical and administrative duties as needed.

VIDA CANTINA

**SERVER**

CHARLOTTE, NORTH CAROLINA

2015-2017

- Greeted guests in a prompt and courteous manner.
- Proactively listened to guests and provide possible recommendations on menu items and wine choices.
- Inputted orders into our POS system per the Chef's guidelines.
- Ensured that food was delivered in a quick and timely fashion.
- Interacted with a high sense of professionalism and integrity.

## Education

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Central Piedmont Community College  
Area of Study: General Education Degree  
SAFE Certified. NMLS Certified #2233838

CHARLOTTE, NORTH CAROLINA

GRADUATED – 2015

2022