**Tommasina Petruccelli**

580-boulevard d’Auteuil, Laval QC H7E 3H3 • 514-827-5438 • tpetrucc@icloud.com

**PROFILE**

Over 30 years experience in customer service, 24 years in the mortgage division with consistently increasing responsibilities in management, administration, underwriting and 10 years in collection for residential and semi commercial loans with legal proceedings, repossessions, listings and negotiations for sale of properties.

Last ten years managed a portfolio of $656 million dollars of federal funding under the federal provincial agreements for social housing, renovation and disability programs in collaboration with the provincial housing government, Société d’habitation du Québec (SHQ) for low income singles, families, seniors and disabled persons./

# EMPLOYMENT HISTORY

**Canada Mortgage and Housing Corporation (CMHC)**

**Analyst – Strategic Initiatives and Federal–Provincial Programs**

**December/2005 – January/2015**

* Participated in Federal-Provincial social housing committee to review current affairs and resolve operational and technical issues
* Evaluated program application and data to ensure the effectiveness and efficiency to measure their impact against low income needs
* Created and implemented computerized reports and tools to ensure that all budgets allocated to the provincial housing government (SHQ) were committed under the various programs at 100% and all calendar and fiscal targets were achieved
* Answered all inquiries verbally or written from minister’s office, presidents office, inter government offices and internal and external clients
* Recommended for approval all communication press releases on projects funded under the federal-provincial programs ensuring that all information and data was exact
* Participated when needed to inaugurations of social housing projects
* Assessed and established annually median market rents and core need income thresholds to determine the eligibility of applicants to various federal-provincial programs
* Collaborated in the negotiation of new and extensions of existing federal-provincial agreements
* Administered the federal-provincial communication/marketing budget for publicities to ensure CMHC visibility

**Loans Administration Officer**

**May/2000 – December/2005**

* Supervised 5 Client Service Representatives and all loans administration functions for various programs with a portfolio of 6,200 accounts for the Atlantic and Quebec regions
* Restructured and reorganized portfolio and procedures to improve efficiency and quality of work; standardizing letters, eliminating repetitive steps in procedures in reporting methods and reducing number of loans in default
* Oversaw all arrears reporting to ensure proper actions taken to protect CMHC’s interests under the two different legal systems Atlantic common law and Quebec civil code
* Authorized in the signing of legal documents; sales, discharges, servitudes and etc
* Answered inquiries verbally and written from minister’s office, president’s office, inter government offices, lawyers, notaries bankruptcy trustees, and internal and external clients
* Created and implemented automated lists for year end statements for 1,000 social housing loans to improve quality, efficiency reduce time of productivity
* Participated in functional team meetings with manager and in national committees to review all regional operational and technical issues
* Trained and coached employees on new policies and system changes
* Redesigned and standardized with national office new prepayment procedures policies

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**National Bank of Canada**

**Mortgage Collection Agent**

**June/1997– May/2000**

* Managed a portfolio of approximately 150 files of residential and semi-commercial loans in default for insured and uninsured mortgage loans
* Analyzed files to establish appropriate legal proceedings, to reduce cost and time for the National Bank Of Canada
* Reviewed evaluation reports and analyzed the diversified market values to determine accurate sale price for listings of repossessed properties
* Negotiated all sale offers and settlements with real estate agents, mortgagors and trustees
* Answered inquiries verbally and written from, layers, notaries, real estate agents, mortgagors, bankruptcy trustees, insured mortgage companies and internal and external clients
* Administered all repossessed properties to ensure their security and maintenance for insured and uninsured mortgage loans
* Prepared all claims to CMHC, MICC and GE Capital for insured loans and recommendation for write-offs to vice president for all losses for uninsured mortgage loans

**London Life Mortgage Division**

**Interim Office Manager**

**January/1990 – May/1997**

* Supervised 7 Customer Account Representatives and all loans administration functions with a portfolio of 7,000 accounts for Quebec region
* Trained and coached employees on new policies and system changes
* Participated in committees and in functional team meetings with all regional offices across Canada to review and improve any operational or technical issues
* Restructured and prioritized daily workflow to improve efficiency, quality and productivity
* Authorized in the signing of disbursement cheques, deed of loans deed of sales, discharges, servitudes and etc

**Customer Account Manager**

* Answered all customer inquiries by telephone and in person on all mortgage related questions for residential and commercial loans
* Negotiated all mortgage renewal terms to maintain on going customer relationships and increase retention portfolio
* Authorized in the signing of legal documents; disbursement checks, loans, sales, discharges, servitudes, and etc
* Administered arrears report of loans in default of 1-29 days and collected payments

**Team Leader**

* Supervised 7 Customer Service Representatives and all loans administration functions with a portfolio of 7,000 accounts for Quebec region
* Authorized in the signing of legal documents; disbursement checks, loans, sales, discharges, servitudes and etc
* Trained and coached employees on new policies and system changes
* Prioritized and organized daily workflow and prepared monthly reports
* Supported Customer Service Representatives during peak periods

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**Arrears Specialist**

* Managed a portfolio of approximately 300 loans in default for insured and uninsured mortgage loans, of which 30-35 loans in legal proceedings
* Analyzed files to establish appropriate legal proceedings, to reduce cost and time for London Life
* Reviewed evaluation reports and analyzed the diversified market values to determine accurate sale price for listings of repossessed properties
* Negotiated all sale offers and settlements with real estate agents, mortgagors and trustees
* Answered inquiries verbally and written from, layers, notaries, real estate agents, mortgagors, bankruptcy trustees, insured mortgage companies and internal and external clients
* Administered all repossessed properties to ensure their security and maintenance for insured and uninsured mortgage loans
* Prepared all claims to CMHC, MICC an for insured loans and recommendation for write-offs to vice president for all losses for uninsured mortgage loans

**Senior Customer Service Assistant**

* Administered all loans administration functions for residential and commercial loans including collection of loans in default of 1-89 days
* Answered all customer inquiries verbally, in writing and in person on all mortgage related questions for residential and commercial loans

**Yott Service Agency for Industrial Labor**

**Account Representative for Montreal East Region**

**March/1989 – November/1989**

**Royal Trust Mortgage Division /Royal Trust Mutual Funds Division**

# Held various positions from Senior Customer Service to Team Leader Mortgage Division

# January/1981 – May 1988

# EDUCATION

**Computer Institute of Canada**

Collegial Level Certificate (A.E.C.) in **C**omputer Programmer / Data Processing

**September/1979 – December/1980**

**PROFESSIONAL DEVELOPMENT**

* Training In Negotiation Strategies 2014
* Political-Administrative Functioning Federal Governments of Qc 2008 - 2009
* Analytical Thinking and Problem Solving 2007
* Perfection in Administrative Writing 2005
* Mobilize by Constructive Criticism 2004
* Individual Differences in Teamwork 2003
* Meeting Facilitation 2002
* Strategies in Leader Mobilization 2002

**LANGUAGES SPOKEN AND WRITTEN**

* English, French and Italian

# COMPUTER SKILLS

* MS Office: Word, Excel, PowerPoint, Lotus Notes

**References available upon request**