Nicole M. Swan

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Dear Hiring Manager,

I am writing to express my interest with your company. I feel I would be a great candidate and addition to your team within this role because of my professional background, and my drive to go above and beyond in my professional career. I have been referred to many times by management and co-workers as a “sponge”. I learn very quickly and am always seeking out more knowledge to grow in my position.

I am an experienced professional within the mortgage servicing and customer service industry. My back ground includes over 10 years experience in a corporate office environment and customer service. I have 9 years experience in the mortgage industry giving me an advanced understanding of confidentiality, high expectations, and the need to be able to adapt to the constant changes of a fast paced corporate environment.

My early office experience had me as the an assistant to the RVP of a large mortgage lending company. While assistant to the team I did everything an assistant would be required daily to do, but I also had a lot of communication with attorneys that were representing borrowers. These relationships carried on well passed being an assistant and later included working with attorneys from the beginning to the end of a loan especially in the foreclosure and BK side. While at IBM my main relationship was with attorneys helping them get all documentation and research they needed to present the file to a judge. The experience that I received from that position provided me with the necessary skills to succeed and grow in a competitive field.

I continue to expand my knowledge as technology advances by taking classes in excel power point, and Microsoft word. I work very well under pressure and in a fast paced environment.

Currently I volunteer in the office at City Bible church assisting the children’s ministry group by posting attendance and getting their backlog current.

My resume will provide you with greater details of my professional back ground.

Career growth and new opportunities

I appreciate your time and consideration and look forwarded to meeting you and discussing what I have to offer.

Thank you,

Nicole Swan

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**Objective:** Obtain a demanding position applying creative problem solving and critical decision making with a corporation to achieve optimum utilization of its resources and maximize effectiveness.

**Experience**

**Seterus, Inc. for IBM – Portland, OR**

*Title Service Specialist (08/2010 –06/2012)*

* Execute foreclosure and bankruptcy assignments and send with original collateral documents to attorneys nationwide daily while maintaining turnaround time consistently and adhering to each individual state guidelines
* Preformed assumption processing and collateral address research.
* Act as a liaison with Foreclosure, Bankruptcy, Consumer and Government Affairs and other departments as a primary contact for questions and to determine appropriate steps to resolve issues
* Referred loans for possible chargeback and repurchase in accordance with servicing guidelines
* Photocopies, types, files, faxes and performed other clerical duties as assigned.
* Analyzed and resolved mortgage/deed of trust and title chain document exceptions.
* Notary of the public of the State of Oregon

**Aerotek/LBPS for IBM – Portland, OR**

*Human Recourses and Receptionist positions (03/2010 – 08/2010)*

*\*Note\* this job was turned into a perm position within the company becoming a Title Service Specialist*

* Data entry in reports and companies current system
* Filed and organized employee paper work
* Position required handling of sensitive information
* Answered phones and greeted clients when they arrived
* Mailed out and received daily Fed EX and USPS

**Desert Schools Federal Credit Union, Phoenix, AZ**

*Loss Mitigation processor (7/2008 – 12/2009)*

* Consult members and mitigate hardship situations that include; job loss, illness, divorce, and economy related hardships.
* Processed all new loss mitigation loans with the use of multiple systems including systems to verify AVM’s, Credit Reporting, income, and title reports.
* Scheduled, explained, and performed signing and notarizing of all mortgage related documents with members.
* Worked with other departments and title agencies to verify the accuracy of documents produced during the loan and servicing process.
* Assisted members with their escrow account or how to manage tax/insurance payment when not choosing to do impounds.
* Worked closely with servicing department in ordering payoff information, updating the system with the new terms and work out plans, and shipping and receiving documentation.
* Drew up all workout plans including; Deed in Lieu, Forbearance, Loan modifications, Recovery notes, repayment plans, and clearing clouded title reports
* Worked in Fannie Mae systems along with corresponding with their loan modification team.
* Contacted members from the beginning of the submission process to explaining final work out plans.
* Involved in community service programs that educated people on the, foreclosure process, short sales, loan modifications and mortgage documentation received from their lien holder.
* Mentored and trained all new processors. Assisted new Mitigators in training and set up of new programs they would be using in their daily tasks.
* Reviewed appraisal of homes in foreclosure or going to short sale.
* Involved in community service programs that educated people on the, foreclosure process, short sales, loan modifications and mortgage documentation received from their lien holder.
* Mentored and trained all new processors. Assisted new Mitigators in training and set up of new programs they would be using in their daily tasks.
* Reviewed appraisal of homes in foreclosure or going to short sale.

**Countrywide Mortgage Corp, Chandler AZ**

*Post sale foreclosure specialist (4/2008 – 7/2008)*

* Submit claims to FHLMC in order to get full reimbursement of expenses spent by countrywide on foreclosed properties.
* Use of multiple programs and systems to identify expense codes, taxes, and foreclosure related expenses.
* Monitor loan pipeline process in its entirety, from initial claim to final claim and supplemental claims.
* Follow up weekly property status and post money in expense manger.
* Communicated with attorneys in reference to their claims submitted to FHLMC.

**New Century Mortgage, Scottsdale, AZ**

*Account Manager (12/2003 – 05/2007)*

* Manage relationships between Brokers, Account Executives and Underwriting personnel.
* Satisfied stipulations by gathering, verifying and compiling all necessary loan file documentation including: income, appraisal review, hazard insurance, MI, preliminary reports final title reports, original GFE/TIL, and final funding documentation
* Worked with wet state (table funding) loans .
* Responsible for making sure RESPA packages were sent at initial submission of loan in order to stay in compliance, and getting updated TIL, GFE, Revised 1003 and other documentation to borrower in a situation of a re-disclose.
* Worked with other departments to verify the accuracy of documents produced during the loan and servicing process.
* Monitor loan pipeline process in its entirety, from initial submission to final funding and post closing.
* Assisted members with escrow account or how to manage tax/insurance payments when not choosing to do impounds.
* Reviewed appraisals and worked with borrower and appraiser on any stips that were needed after original appraisal was completed.
* Train and motivate Junior Account Managers in all aspects of effective job performance to include: product knowledge, policies, procedures and professionalism.
* Re-work and re-price loans to satisfy Brokers’ request while ensuring compliance with company guidelines.
* Funded an average of 80 – 100 loans per month.

**Professional Nursing Staffing Service, Phoenix, AZ**

*Medical Records Clerk (3/*2003 - 12/2003)

* Responsible for filing medical records, answering phones and faxing.
* Data entry, intake clinical referrals and posting plan of care forms.
* Communicated with physician offices, clients and outside contracted employees.
* Assisted Director of Nursing in organizing files and follow-up phone calls.

**Advance PCS, Scottsdale, AZ**

*Customer Service Representative (8/2002 - 1/2003)*

* Customer Service included assisting clients with prescription coverage, co-pays, claims and formulary/non formulary medications.
* Provided clients with answers to questions on claim issues, mail order and medication review.
* Assisted Pharmacists with input of data.

**Volunteer Work**

**City Bible, Tigard, OR**

*Attendance Children’s Ministry (04/2011 – Current )*

* Handle data entry and attendance input for the Children’s ministry

**System Knowledge**

* Fast qual
* AVM Websites such as Real quest, Value check, ect
* Desktop Underwriter
* Fannie Mae and Freddie Mac
* Tri-Merge Credit Reporting
* Microsoft Word – Advanced 7+years
* Excel and PowerPoint – Intermediate 5+years
* LPS

## Education

Currently enrolled at PCC

University of Phoenix (2008-2010) General Studies

North Canyon High School (1996 – 2000)

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Explanation of job gap from 5/2007 to 4/2008

Due to the economy and lack of opportunities in the mortgage field, I took classes at the community college while taking a sales position and waiting tables.

References available upon request.