Howard Fichman

howard.fichman@yahoo.com • LinkedIn.com/in/howard-m-fichman-12a7899b • Lake Worth, FL, 33467, US • 5615313180

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|  | **Mortgage Processor** |  |
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Dynamic and results-driven with comprehensive experience in compiling borrower information, verifying loan documents, and reviewing file documentation to guide each loan from preapproval to closing. Meticulous in delivering error-free documentation and ensuring compliance with company policies and regulatory requirements. Demonstrated expertise in guide clients through mortgage loan options, preparing and submitting mortgage loan applications, and establishing relationships with key clients. Highly reliable and detail-oriented professional with a sense of diligence and aptitude to effectively multi-task assignments with stringent deadlines.

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| * Mortgage Consultation * Loan Application Processing * Requirements Documentation | * Building Relationship * Regulatory Compliance * Information Verification | * Customer Service * Effective Communication * Conflict Resolution |

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|  | **Career Experience** |  |
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**Customer Service Agent**, TTEC, Orlando, FL 3/2020 to Present

Facilitate co-ordination with unemployed card holders to provide updates on guideline. Identify and resolve complex issues by recommending appropriate actions for improvement. Quickly respond to routine questions and service complaints to ensure customer satisfaction and retention. Establish and maintain robust relationships with key customers, exhibiting highest level of professionalism.

* Commended by senior management for outstanding performance.
* Maximised customer satisfaction level by addressing and resolving issues.

**Customer Service Agent- Comcast Account**, Arise, Miramar, FL 2/2020 to 3/2020

Delivered active functional support to customers regarding billing procedures, payment option setup, and process. Assisted customers in selecting the right product by educating on products and offering services.

**Assistant Director of Communications**, Advisors Business Services, PA, Coral Springs, FL 2/2019 to 12/2019

Carried out day-to-day operations, ensuring attainment of set objectives. Conducted thorough review of credit, income, and assets. Created notebooks and documentation for loan presentations.

**Technical Support Representative - Mercedes-Benz Team**, Teleperformance USA, Boca Raton, FL 12/2018 to 2/2019

Orchestrated technical support for Mercedes Me Connect Phone Application and resolving all customer issues in a timely manner. Offered best possible solutions to problems. Maintained relationships with clients through timely follow-ups.

**Loan Officer**, Paramount Residential Mortgage Group - PRMG Inc., Boca Raton, FL 11/2017 to 11/2018

Capitalized on new business opportunities by creating strategic relationships with local realtors, builders, and other referral partners. Compiled, verified, and documented mortgage loans information for future reference. Updated supervisor of any discrepancies in title or survey.

**Financial Center Lending Consultant**, Bank of America - Boca Raton, FL 3/2017 to 10/2017

Met or exceeded set personal production goals through accurate identification of customer needs. Held key accountability for dealing with consumer mortgage referral requests within assigned financial centers. Trained and mentored banking center associates on best practice referral strategies.

**Senior Mortgage Processor**, Digital Risk Mortgage Services, Inc. - Boca Raton, FL

Conducted in-depth evaluation of all documentation from borrowers and third parties. Arranged and prioritized work to ensure pipeline management, aligning with closing dates. Reviewed customer loan application and accordingly suggested approval and denial. Promoted strict adherence to retail mortgage lending rules and regulations. Established and maintained friendly relationships with key clients to ensure top level of satisfaction.

Additional Experience:

Sales Representative for Benjamin & Benjamin, LLC － Lake Worth, FL

Sales Representative for Lenders Loan Capital, LLC － Lake Worth, FL

Management Coordinator for Ocwen Loan Servicing, LLC － West Palm Beach, FL

District Leader for Primerica Financial Services, Inc. － Lake Worth, FL

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|  | **Education** |  |
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**Bachelor of Arts, Political Science**

Adelphi University － Garden City, NY

Paralegal, Omega Institute － Cinnaminson, NJ

**Licenses**

FINRA Series 6 CRD#5777760

Life & Variable Annuity #P152357

Legal Expense #P152357

Florida Mortgage Loan Originator NMLS #384648