HOWARD M. FICHMAN

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**Summary**

Friendly and efficient customer service team member devoted to maximizing customer satisfaction with exceptional service and support. Strong skill in retaining product and service information to provide effective issue resolution. Skilled in promoting sales to increase revenue while addressing diverse issues.

**Experience**

Customer Service Agent

TTEC - Orlando, FL March 2020 to Current

* Worked with Unemployed card holders to educate them on guidelines & resolve issues
* Performed fast, friendly and knowledgeable service for routine questions and service complaints.
* Performed transfer card holder to the Customer Protection Group when necessary
* Responsible for maintaining a high level of professionalism with clients and working to establish a positive rapport with every caller
* Performed Website Technical support when necessary
* Work from Home

Customer Service Agent- Comcast Account Feb 2020 to March 2020

Arise － Miramar, FL

* Informed customers about billing procedures, processed payments and provided payment option setup assistance.
* Delivered fast, friendly and knowledgeable service for routine questions and service complaints.
* Educate and upsell customers on products and services
* First call resolution​
* Work from home position

Assistant Director Of Communications Feb 2019 to Dec 2019

Advisors Business Services, PA － Coral Springs, FL

* Responsible for customer inquires and questions
* Pull analyze credit, review income and assets
* Make up notebooks with all supporting documentation for loan presentations
* Performs other related duties as assigned

Technical Support Representative - Mercedes-Benz Team Dec 2018 to Feb 2019

Teleperformance USA － Boca Raton, FL

* Responsible for all customer inquires and questions
* Tech Support for Mercedes Me Connect Phone Application
* Provide specific answers to problems
* Follow up, when necessary, to customer inquires by taking specific action in a timely matter
* First Call Resolution

Loan Officer Nov 2017 to Nov 2018

Paramount Residential Mortgage Group - PRMG Inc. － Boca Raton, FL

* Self-Source relationships with local realtors, builders, and other referral partners
* Verifies, compiles, and inputs application information for mortgage loans: Discuss and advise the client of their home loan options.
* Reviews residential loan application file to verify that application data is complete and meets establishment standards, including type and amount of mortgage applied for including but not limited to borrower assets, liabilities, and length of employment.
* Informs supervisor of discrepancies in title or survey.
* Performs other related duties as assigned.

Financial Center Lending Consultant Mar 2017 to Oct 2017

Bank of America － Boca Raton, FL

* Managing the end-to-end consumer mortgage referral requests that originate within assigned Financial Centers
* Self-Source relationships with local realtors, builders, and other referral partners
* Achieve personal production goals
* Coach Banking Center associates on best practice referral strategies

Sales Representative Sep 2015 to Mar 2017

Benjamin & Benjamin, LLC － Lake Worth, FL

* Responsible to evaluate the worthiness of business owners for alternative lending products.
* Generated business through cold calling, networking, and establishing referral partners.
* Educated borrowers on loan guidelines and approval process.
* Recommended loan approvals and denials based on customer loan application reviews

Sales Representative Nov 2014 to Sep 2015

Lenders Loan Capital, LLC － Lake Worth, FL

* Responsible to evaluate the worthiness of business owners for alternative lending products.
* Generated business through cold calling, networking, and establishing referral partners.
* Educated borrowers on loan guidelines and approval process.
* Recommended loan approvals and denials based on customer loan application reviews

Management Coordinator Sep 2013 to Oct 2014

Ocwen Loan Servicing, LLC － West Palm Beach, FL

* Responsible for the timely review and execution of legal documents drafted by outside counsel.
* May be called upon to testify on behalf of Ocwen in legal proceedings regarding executed documents.
* Florida Notary

Senior Mortgage Processor Jul 2012 to Aug 2013

Digital Risk Mortgage Services, Inc － Boca Raton, FL

* Maintains daily prioritization to ensure pipeline management, meets required closing dates.
* Reviews & analysis all documentation from borrowers & third-parties.
* Recommended loan approvals and denials based on customer loan application reviews
* Maintained friendly and professional client interactions at all times.
* Adhered to all federal and state compliance guidelines relative to retail mortgage lending.

District Leader Apr 2008 to Nov 2012

Primerica Financial Services, Inc － Lake Worth, FL

* Profiled and analyzed investment products to develop customized financial strategies for clients' financial needs.
* Answered clients' questions about the purposes and details of financial plans and strategies.
* Interviewed clients to determine current income, expenses, insurance coverage, tax status, financial objectives, risk tolerance and other information needed to develop a financial plan.
* Generated new business through referrals, networking, contacts, & outbound sales calls Recruited, interviewed, trained, and developed new representatives.

**Education**

Bachelor of Arts, Political Science 1993

Adelphi University － Garden City, NY

Paralegal 1996

Omega Institute － Cinnaminson, NJ

**Licenses**

**FINRA Series 6 CRD#5777760**  2010 to 2012

Expired

**Life & Variable Annuity #P152357** 2008 to 2016

Expired – I can take courses to reactivate

**Legal Expense** #P152357 2008 to 2016

Expired

**Florida Mortgage Loan Originator NMLS #384648** 2013 to 2019  
Expired – I can take courses to reactivate

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