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**Profile:** Experienced Senior Client Services, Credit Risk Manager and Asset Manager with excellent communication skills, strong relationship-building capabilities and a solid business acumen. Proven ability to develop and maintain a diverse customer base and maximize organizational profitability. More than 10 years of progressive experience in the mortgage/ REO asset financial services industry.

- Credit risk manager and compliance analyst
- Loan portfolio management
- Maintain and build client relationships
- Loss mitigation services expertise
- Strong experience with public and private investors
- Team building and management skills
- Asset Management of REO and commercial properties
- Warehouse and Securitization Analytics

## **Professional Experience**

### **National Default Servicing(NDS), LLC, Glastonbury, CT**

**2010 to Present**

*Asset Manager/Market Specialist/Subject Matter Expert*

*Responsibilities: July 2010 to present*

Responsible for the effective day to day management of mortgage portfolios of \$35M to \$50M within a geographic territory. Develop, implement, administer, and track client approved resolution strategies regarding all assets under management.

- Review and analyze all relevant available data to develop an understanding of each asset.
- Review high risk mortgage accounts for loss mitigation opportunities.
- Communicate with the borrower, attorneys, and brokers to propose and enact mitigation options.
- Perform loss mitigation functions, both resolution or disposition, in accordance with investor guidelines.
- Receive and review financial packages from borrower.
- Evaluate borrower financial information to determine the likelihood of loss mitigation/workout activities (payment plans, forbearances, refinances, modifications, short sales/refi's, etc.) and recommend alternatives to foreclosure.
- Responsible to make judgments involving developing market plans, setting list prices, turning down deals, negotiating sale prices.
- Exercise discretion in accepting offers, replacing brokers, property repair and maintenance.
- Submit loss mitigation workout recommendation according to client guidelines.
- Implement a time line and action plan designed to achieve approved strategy objectives.
- Finalize approved workout by processing and updating the "Equator" and "SalesForce" platforms.
- Assist Team Leader or Management as needed with special projects, reporting, and training of new employees.

### *REO Tech/Valuations Client Service Manager*

*Responsibilities: Sept 09- July 2010*

- Worked with the Portfolio Manager to streamline processes and procedures to meet client expectations.
- Oversaw the day to day operations of eviction tasks and ensured all were completed in timely manner.
- Managed the Fannie Mae inbox and Appraisal line.
- Responsible for working with the client as a liaison for NDS pre-marketers to resolve any problem files.
- Managed a portfolio of BPO and appraisals for various clients as well as performing reviews and audits.

**Clayton Holdings, Inc, Shelton, CT****2003 to 2008***Senior Client Service Manager of Transaction Management**Responsibilities: (2004-2008)*

Analyze credit risk and manage residential structured loan portfolios including prime, sub-prime, Alt A, non-performing and scratch & dent mortgage backed securities for the following clients: Met-Life, Morgan Stanley, JP Morgan Chase, Merrill Lynch, CitiGroup and Magnetar Capital Partners.

- Successfully managed and grew revenue 10-15% annually for the following business categories: REO Asset Disposition, Property Valuations, Loss Mitigation, Whole Loan Acquisitions & Sales, Securitizations, Warehouse, Due Diligence, Transaction Management, Credit & Compliance Loan Underwriting, Fraud, Operational Reviews, Servicing, Guideline Analysis, Client Relations, Data Management.
- Managed Mortgage Backed Security reviews and analyzed Credit Risk for investment banks and hedge funds, which mitigated risk of credit, compliance, fraud and valuation on residential whole loan sale trades, warehouse lines and securitizations.
- Acted as key liaison with traders and sellers and established new policies and operating procedures such as the 'Underwriter and Lender Score Card'.
- Grew the Morgan Stanley account from number five in revenue in 2004 to the number one revenue-producing client in 2006 (\$20+ million).
- Led multi-million dollar transactions with 20-40 underwriters as the source of new business.
- Interacted daily with client representatives to ensure client satisfaction and conducted site visits to ensure accuracy of portfolio audits — resulting in a 100% client retention rate.
- Maintained targeted transaction profit margins for all assigned client accounts resulting in increased profit margins of 50-60%.

**Clayton Group Inc, Shelton CT***Assistant Client Service Manager**Responsibilities: (2003-2004)*

Managed portfolios of mortgage backed and asset backed securities for credit and compliance risk to investors in the secondary market.

- Directed due diligence reviews with clients to assess credit, compliance, fraud and valuation risk on whole loan sale trades and securitizations for completion in the secondary markets.
- Managed fifth-largest client (Morgan Stanley), generating 15% of total revenues of \$12 million in 2003.
- Addressed all outstanding client receivables, ensuring on time payments for services rendered.

**GMAC Mortgage Corporation, Shelton CT (Formally Clayton National)****2002 to 2003***Asset Manager**Responsibilities:*

To direct and manage the complete transaction of real estate and bank owned properties from premarketing of the asset to a complete closed loan transaction.

- Managed and grew portfolios of 200 REO asset and investor owned real estate properties per month.
- Closed 25-30 properties per month and ensured foreclosure processes were timely and accurate.
- Maintained daily contact with loan clients and investors regarding progress of their portfolios.
- Responsible for the execution of HUD-1s, sales contracts and other legal documents ensuring finalized transactions
- Month to month proven top performer for reaching sales and closing goals.

**Clayton National, Shelton CT****1999 to 2001***Property Closer*

In charge of a monthly pipeline of real estate properties to ensure a proper closing transaction was completed.

- Responsible for the execution of deeds and other closing documents to consummate a real estate transaction.
- Closed 50 -100 properties per month to ensure meeting and topping revenue targets.
- Performed daily follow-ups with real estate brokers, attorneys and title companies for confirmation of transaction goals to confirm organizations targeted goals.

**Education**

Bachelor of Arts Degree: Criminal Justice  
University of Maryland, College Park, Maryland

**Training**

Securitizations, Credit Ratings and Credit Risk Management