Good Day, Human Resources Representative,

My name is Marcus Wood. I have submitted my resume and this cover letter for consideration for the available position as a foreclosure specialist with your company. I have worked in the asset management division of the mortgage and finance industry since 1994. I began as a part-time debt collector for Franklin Credit Management Corporation then further being promoted to a senior account representative helping to develop and manage the REO department as the REO property manager. I am confident that my experience in the industry, dedication to diligence and overall work ethic will make me an asset to your firm as an Asset Manager and overall dedicated employee. As a defaulting mortgage loan asset manager my experience working with attorney to complete the foreclosures on defaulted mortgages will enable my to be an immediate asset to the firm. Although not a license certified paralegal, my experience as a license Real Estate Broker has given me knowledge of New York State and Connecticut foreclosure procedures to help monitor and streamline the process to achieve the fastest recovery to asset possible.

My resume details my work experience so I would like to use this portion of the cover letter to tell you a little bit about me in an attempt to help you know better the person who may hopefully become a member of the team. I am a PROUD parent of a four children from ages 22 to 2 years old. I am a Connecticut native who raises his family in Rocky Hill.

I am a music lover who enjoys singing at open mic and karaoke nights. I am a creative person who enjoys writing screenplays and turning them into short films. I have written children books and songs for my children to help teach them good behavior and to teach them my love music.

I am applying for the Foreclosure Specialist/Asset Manager position not only because I need the job to take care of my family in today’s economy, but also because I am passionate about real estate and the position is one that I would do well and enjoy.

Although I am experienced I am eager to addresses aspects of the industry that I would enjoy learning more about and implementing to my overall growth as a real estate professional and a dedicated member of the team.

I would relish the opportunity to interview with you in the hopes of becoming a valued team member and an asset to the overall production of the company. My salary requirements are well within the pay scale listed for the position.

Thank you for reviewing my resume and cover letter. I hope to meet with you soon. Have a great day!

Regards,

Marcus Wood

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Rocky Hill, CT 06067

860-881-7546

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**Mission Statement:** My mission is to provide excellence to my employment partner utilizing my 15 years of property management, sales, rental, residential leasing, mortgage loan loss mitigation, and multi family REO property management experience as the owner of Wood PM LLC and Wood Realty, an independent New York State Licensed Real Estate Broker, to complete the designated task.

**Most Recent Contract Work Experience 11/07 – 8/11**

Spray ML LLC 2150 Central Ave, Ste 201, Yonkers, NY 10710

Dan Torchio, ESQ C.O.O (917) 566-6938

Hired under an independent contract as the Asset Manager for Spray ML, LLC to work individual defaulted mortgage loans through the foreclosure process and the sale of the REO Property nationwide for loan portfolios of more than 40 million dollars in mortgage loan assets.

**Duties synopsis:**

* Upon acquisition a goodbye letter is sent from the prior servicer and a hello letter is sent from the new mortgagee to establish contact with the borrowers, introduce the new mortgagee and begin recovery procedures in compliance with the Fair Debt Collection Act.
* Mortgagors who fail to reply require field visit to the property to verify occupancy and the property’s condition. If the property is vacant a contractor is assigned to secured, winterized and complete the emergency repairs are immediately to avoid further damage and uninvited entry. Vacant properties are to be placed in foreclosure.
* Occupied properties require mortgagor evaluation to determine if there is an opportunity to modify, reinstate or refinance the defaulted mortgage loan. Modification and forbearance agreement are written to restructure mortgages that qualify and meet specific collection requirement.
* Properties that can not be restructured require Legal evaluation to determine the most cost effective way to repossess the properties either by cash for keys, eviction, quit claim deed, short sale, or foreclosure. Throughout all legal processes I worked with the attorneys to provide information and testimony if necessary to help expedite the legal process.
* Real Estate Owned (REO) As properties are repossessed I would assess damages, hire contractor to complete the repairs and prepare the properties to be marketed by local area realtors to sell, rent or lease the property depending upon the best way to realize the greatest return to investment.

**Wood Realty 1995 to date**

As an independent NYS License Real Estate Broker since 1995 while working for Franklin Credit Management Corporation I established Wood Realty for the sale, rental and lease of properties throughout New York City. I have worked for individual apartment/building owners who listed their property for sale or rent and managed up to eight unit multi-family buildings. Managing included bill paying, repair assessment, negotiating and contracting with contractors to complete the repairs, renting vacant units and creating the lease for the use and occupancy, as well as evictions filings in the event of a breach of the contract.

**Conclusion:** As a Real Estate Broker and an REO property asset manager I have sold, rented and or managed property in the Tri State area for the past 15 years and I am confident that I will be a great asset to your team as an Asset Manager.

**Education:** NYS Real Estate continuing education through 2011 as required by State license laws.

Virginia State University 1986 (Marcus Wood-Owens)

East Hartford High School Graduated in June 1985 (Marcus Wood-Owens)