**Taquana D. Mosley**

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**PROFESSIONAL EXPERIENCE**

**Nissan Motor Acceptance**

October 2016-Present –Late Stage Consumer Collector II

* Collect and follow-up on accounts 60-89 days past due
* Contact all customers for payment; find good contact information for all customers.
* Communicated effectively and clearly to the customers about their delinquent accounts
* Manage a queue of accounts of 100+
* Adhere to all company policies
* Handled deceased accounts according to company policies
* Promoted a Collaborative environment
* Participated in helping other departs resolve accounts,( such as the recovery department, Bankruptcy department, reinstatement department and loss recovery department)
* Stayed upbeat with all Bankruptcy policies
* Contacted attorneys to resolve accounts that were under bankruptcy
* Took the initiative to grow the team and to help with personal growth
* Skip trace all information needed to find customers
* Make repossessions recommendations
* Meet monthly goals ( such as calls made per hour, exceed in clearing daily accounts)
* Formulate customer profiles by recording information from obtained from credit bureau reports dealers, attorneys, file applications from KARA systems.
* Interact daily with customers, attorneys, dealers and government agencies and repossession agents to resolve complex collection accounts.
* Scan, Fax, and Email all documents that are received or faxed to the company or to be sent to the customers
* Create all extension documents for deferments of payments

**JP Morgan Chase**

April 2016-October 2016 Home Equity Front End Collector

* Daily contact with Home Equity Past due Accounts
* Both Inbound and Outbound Calls
* Determination Reason for non-payment
* Negotiation of payments arrangements
* Resolving Delinquencies and Foreclosures
* Resolved Deceased accounts effectively according to company policies
* Assisting customers with escrow and home owners insurance payments
* Excellent Customer Satisfaction
* Performs extensive systematic, process related, loan, and account research,

Including, building case chronologies.

* Takes prompt decisive action on case progression
* Partners with other lines of business to facilitate issue resolution
* Communicates with management for issue identification and elimination
* Help and offer al Loss mitigation, repayment plan options to all homeowners needing mortgage assistance.
* De-escalate all calls to the best of my ability to prevent any transfers to management
* Flag accounts that needed to be escalated to the bankruptcy department

**NB Aesthetics**

October 2015-April 2016 Administrative Assistant

* Provided executive support to the office manager and owner of NB Aesthetics
* Direct business relations and distribution with all skincare company representatives
* Manage all pre-hiring procedures with new candidates
* Managed all product orders, payments for orders and shipping of all online orders
* Organized all meetings with skincare company reps to hopefully sell products
* Process all monthly product expense reports and took inventory of all products within the warehouse
* Managed all marketing and networking for company business
* Played a vital role in faxing, scanning, emailing and creating all documents needed to share between the company and the partners.
* Managed meetings with owner, office manager and skincare representatives
* Liaison between all impacted departments to ensure proper communications

**Hyundai Capital America**

03/03/2014- 08/15/2015

* Reviewing accounts for billing adjustments and waivers
* Reviewing and resolving maturity bill disputes
* Contributed to insure the customers experiences were exceed their expectations
* Effectively had active communication with estate representatives and/or active family members to resolve the account
* Made arrangements on bankruptcy accounts if applicable
* Faxing, scanning, copying and printing all paperwork for the customers
* Creating invoices to bill out to the customers
* Working on excel documents and upload all accounts with sent out items
* Attaching files that we receive to all customer accounts
* Responsible for recovering deficiency accounts while managing multiple queues consisting of deficiency and secured charge off accounts. Negotiates to collect the full balance on charge off accounts, or make appropriate arrangements to increase recoveries.

**Hyundai Capital America**

09/2012-03/03/2014

Collector I/ Collector II- Collections

* Maintained daily productivity as well as exceptional Q/A scores of 90%+ while servicing a high frequency of inbound calls that range from current to 89 days past due.
* Manage a queue of accounts from 30-59 days past due
* Helped with coaching & developing New Hires by walking through the CBS Call Module and Navigation techniques.
* Provide strong negotiation skills, exceptional listening skills as well as skip tracing skills with the ability to successfully utilize all tools made available to locate good contact with the customers. Such as, 411, Reverse look up, Experian, Inovis, Google Search, Contract References, P.O.E and other skip trace tools.
* Contact all customers located within my queue via telephone to make firm arrangements to bring their delinquent account current.
* Document all actions taken on the account when touched.
* Update all customers information as well as verify the garaging location, verify all available contact numbers, such as home, cell & or work phone numbers and email.
* I am very proficient in de-escalations.
* I was promoted from a Collector I to a Collector II within 10 months at HCA.
* Expanding my collection skills I took on the responsibility of assigning very past due accounts for repossession.
* Working with our repo agents to secure our collateral due to defaulting on the accounts.

**EDUCATION**

08/10-05/12 **Tarrant County College**

* Studying for Associate’s Degree in Business Administration
* 08/00-05/04 **Moises E. Molina High School**

High School Diploma Received

**SKILL**

* Advanced with office equipment.
* Types 35-45wpm
* Expert in the collections field
* Excellent in Customer Service
* Expert with quality control.
* Self motivated
* Very detailed oriented .
* Proficient with several skip tracing tools/ sites
* Advanced with computers
* Performs job in a very professional manner
* Proficient with all Microsoft programs