Alexander Y. Ledger

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Business Analyst / Data Analyst

Skilled and well-trained data analyst professional with demonstrated history of excellence in providing reporting and analytics in loan default services in fast-paced mortgage and bankruptcy solutions industries. Detail-focused and dependable with exceptional ability to present and negotiate highly effective options for maximizing productivity through data analysis. In-depth knowledge and skills including SQL, Excel, Python, VBA (Visual Basic). Highly proficient with both utilizing and developing automation through Excel formulas, macros, coupled with SQL queries written to analyze financial and qualitative data of hundreds to thousands of data points. Proficient in meeting deadlines, possess outstanding verbal and written communication skills, and strong presentation and interpersonal skills. Self-directed, work well independently and as part of a team.

Proven expertise in:

- Microsoft Excel and Excel Formulas
- Creating and running Excel Macros with VBA and SQL queries.
- Truncating and compiling dozens of data points in thousands of primary keys to report efficiently.
- Writing SQL queries in MS SQL Server, Postgres and MySQL.
- Cleaning data points in inefficient or inaccurate data tables, then creating reports for easy interpretation to non-analysts.
- Analyzing complex financial data and providing efficient solutions for increasing productivity and maintaining compliance with federal standards.
- GitHub/GitLab/Slack/Stack Overflow for coding support and professional development.
- Staff Leadership, Performance, & Training
- Customer Relationships / Customer Services

PROFESSIONAL WORK EXPERIENCE

Nationstar Mortgage D/B/A Mr. Cooper D/B/A Champion Mortgage

Business Analyst, 9/2017 to Present

Principal Portfolio Manager for reverse mortgage assignment department. Data recon specialist for 1000+ loan portfolio, resolving loan balance issues to adhere to HUD standards for assignment. Report to high level executives (VPs, AVPs, senior managers) with aggregated data points for a portfolio numbering in the thousands. Create and maintain automated Excel reports by writing "from scratch" SQL queries, coupled with VBA macros in both clean and compromised data environments. Extensive experience with Excel formulas. Proven developer and coder for "Ad Hoc" executive requests with a very tight deadline. Coding and reporting skills are accurate and expedient to analyze even the most complex data points; coding and analysis examples can be shown on demand or coded in person. Primary manager of all high-risk loans including insurance claims, forced placed insurance, tax & insurance servicer cures, HUD LOC advances, and other financial risks which may result in a repurchase from HUD or other federal investigation.

Key Contributions:

- Report, to high level executives, the current status of department wide loan portfolio.

- Write SQL queries to clean and interpret data in company databases, then create and interpret reporting for production and compliance teams.

- Contribute to team success. Increase quality accuracy of assignments by 40% and improve production by 20% to 30%.

- Maintain updated archives of borrower correspondence and complaints. Respond to inquiries regarding service deficiencies.

- Create and compile employee bonuses based on performance and quality for payroll.

National Bankruptcy Services (NBS) – Dallas, TX

Bankruptcy Specialist, 4/2014 to 9/2017

Decreased economic damages for debtors and debt holders for NBS, a national provider of results-driven bankruptcy solutions for large lenders. Contacted borrowers regularly while adhering federal and state laws, and to company communication standards. Documented details of all conversations. Served as a Senior Member of the "Point One" team of specialists servicing products related to Chapter 13 bankruptcy rule 3002.1.

Key Contributions:

- Analyzed borrower debts to determine best course of action to resolve delinquency issues. Reviewed monthly payments and examined real estate escrow collection history to ensure no "double dipping."

- Contributed to team success. Managed 30% reduction in client rejects for "Point One" team; helped to expand projected team budget to approximately 40%.

- Maintained updated knowledge of borrower records. Filed "Notice of Mortgage Payment Change" based on escrow analyses, loan modification changes (i.e. HAMP or FDIC), or securing of new home loan.

- Effective in helping lenders meet requirements of latest amendment to Federal Bankruptcy Rule 3002.1; increased notices of mortgage payment production by 100%, over a two-year period.

Wingspan Portfolio Advisors**,** Dallas, TX
Default Servicing Customer Relations (DSCR), 6/2013 to 3/2014

Served as advocate in support of customers seeking loan modifications. Supported and managed relationships with customers, specializing in communicating with regard to loan modification activities. Participated in loss prevention by employing default-servicing strategies providing adequate protection for the bank. Reviewed customers' loan modification/application materials to ensure completeness and accuracy.

Key Contributions:

- Researched and recommended foreclosure alternatives. For consumers not qualifying for modification, advised on options, including short sale, deed in lieu and hardship forbearance.

- Promoted to AG Inline Specialist. Edited DSCR Advocate letters for accuracy. Communicated with government entities (CFPB, OCC, Offices of the Attorney General) through web portals and in writing.

- Met or exceeded productivity standards and targets. Achieved 100% quality for production and inline positions, for 6+ months, and achieved 115% of quota while working in production environment.

EDUCATION & CERTIFICATION

Master of Arts in English and Philosophy (2013)

University of Texas at Arlington
Arlington, TX

Bachelor of Arts in English and Philosophy

University of North Texas
D enton, TX

TECHNICAL SKILLS / PROFICIENCY

SQL; Microsoft Office (Excel, Word, Outlook, Lync); VBA; Python; Access
Interaction Client
Financial Systems / Software: AS400; Black Knight – LPS; ECM; MSP; Fiserv / LoanServ; AACER;
PAACER; LCI; NDC; Venture Archives, Siebel

AWARDS & RECOGNITION

Q3Challenger Award for October 2018, Mr. Cooper

Employee of the Month for July 2016, National Bankruptcy
Services

Point One "Power Point" Award, NBS

Top Gun Award for September 2013, Wingspan
Portfolio Advisors