

Emmanuel Ramos

Valley Glen, CA

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(818) 384-9963

Work Experience

customer service

Westlake Financial Services - Los Angeles, CA

November 2016 to July 2017

- Mitigated loss and legal risk to the company and to investors by accurately managing the bankruptcy process
- Collected payments for services rendered.
- Responded and resolved customer complaints regarding payments and service discrepancies
- Serviced Bankruptcy Loans in accordance with Investor, State, Government Agency and Bankruptcy Code guidelines. Validate forms for accuracy in payments, fees, escrow, notes, deeds, and assignments.
- Researched and analyzed client/customer account records for accuracy to resolve discrepancies using bank systems.
- Responded to phone calls and written correspondence from attorneys, court-appointed Trustees and Mortgagors.

Production Specialist

Bank of America- Home Loans - Simi Valley, CA

April 2014 to September 2015

- Operated and maintain an Image Trac IV Scanner.
- Assembled and processed/packaged files/documents that have been delivered for logging in and imaging
- Tracked documents using different bank approved systems and applications such as DM Portal
- Provided timely feedback to management and reviewed/updated Excel production spreadsheets
- Worked independently and with a team to produce the highest quality imaging of bank documents
- Received MVP & Master prepping award

Bankruptcy Specialist

Bank of America- Home Loans - Simi Valley, CA

March 2010 to February 2014

All Bankruptcy Ch 7 & Ch 13 Cases- Closing/Validations/Loan Servicing- (SME) Subject Matter Expert

- Mitigated loss and legal risk to the company and to investors by accurately managing the bankruptcy process
- Researched and analyzed client/customer account records for accuracy to resolve discrepancies using bank systems.
- Serviced Bankruptcy Loans in accordance with Investor, State, Government Agency and Bankruptcy Code guidelines. Validate forms for accuracy in payments, fees, escrow, notes, deeds, and assignments.

- Validated chapter.7 and chapter.13 close outs for the bankruptcy process along with Motion for reliefs.
- Use computerized systems to track and gather client's information using systems such as AS400, AACER, SRM, LPS, NDC, IPORTAL and BAPS, Commit 1-4
- Responded to phone calls and written correspondence from attorneys, court-appointed Trustees and Mortgagers.

Education

Some college

Skills

- Call Center
- Customer Service
- Customer Care
- Bilingual
- CSR
- Currently working for canyon plastics in a machine shop