1. Managed delinquency cycle, including past due collection calls, skip tracing, outside collections agency coordination and litigation activities.
2. Collected on past due accounts with average [Number] months delinquency.
3. Investigated accounts with balance errors using accounting software.
4. Directed day-to-day collections functions, including recruiting, training and developing high-performing teams.
5. Trained new collections representatives on collections processes and incentivized team members to achieve production goals.
6. Persistently reached out to customers with extremely past due accounts to recover lost revenue.
7. Reached out to approximately [Number] account holders daily.
8. Identified and analyzed rejection patterns, partial denials and denials from third parties to improve existing processes.
9. Negotiated with account holders to devise repayment plans and minimize collections receivables.
10. Collected funds from delinquent customers and minimized loss to save $[Amount] during [Timeframe].
11. Achieved monthly goals of $[Amount] through effective use of [Type] and [Type] skills.
12. Used scripted conversation prompts to convey current account information and obtain payments.
13. Maintained compliance with fair debt practices and regulatory guidelines.
14. Negotiated bids and marketed mortgage notes to investors.
15. Discussed options with delinquent clients in terms of proposed solutions or foreclosure.
16. Monitored accounts for compliance with established payment plans and flagged those in violation.
17. Delivered exceptional customer service on all calls while maintaining calm and professional demeanor in challenging circumstances.
18. Checked packages for demand letters and loan authorizations before sending to clients.
19. Used probing techniques to determine debtors' reasons for delinquency.
20. Achieved performance goals on consistent basis.