Jeffrey Pearl

21 Plimpton Avenue

Sturbridge, Mass. 01566

(774) 230-7386

**EXPERIENCE** **Patterson Veterinary Supply;** Devens, Ma.

November 2000- **Credit Analyst**

Present • Develop credit and collection policies.

• Manage several branches nationwide.

• Do monthly delinquency and other reports.

Feb. 1996- **FEC Mortgage Corp.;** Foxborough, Ma.

April 2000 **Vice President**

• Responsible for Portfolio Commercial and Residential Lending

department, including sales and collections.

• Reduced REO properties from 22 to 2 in one year.

• Reduced delinquency in one year from 16% to 6.7%.

• Initiated and tracked all foreclosures and workouts.

• Responsible for the start-up of new A-B lending territories.

May 1989- **Bay Finance Company;** Webster, Ma.

December 1995 **Credit and Collections Manager**

• Final decision making on A-B mortgage loans.

• Performed in-house appraisals.

• Instituted foreclosures, performed workouts and handled all

REO dispositions.

• Priced loans for sale in the secondary market.

December 1980- **Avco Financial Services;** New York and New England

March 1989 **Training Co-ordinator and Managing Supervisor**

• Held management positions throughout the entire Northeast.

• Training co-ordinator for the entire Northeast and Puerto Rico.

• Turned unprofitable offices around in short periods of time.

• Maintained very low delinquency percentages.

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**EDUCATION** **University of Tampa;** Tampa Florida, B.A. Psychology

**References Available Upon Request**