

BEN SMITH

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Statebridge Company
Greenwood Village, CO 80111

Dear Human Resources:

I am extremely interested in the Default Processor position advertised on Indeed as I see this as a great opportunity to utilize my strong mortgage experience and customer service skills with a company that places high priority on thoroughness and quality.

I graduated with a bachelor's degree in English and a minor in Psychology from the University of Wisconsin Milwaukee. Throughout my academic career I provided accurate, concise work, while meeting specified deadlines. Numerous projects required me to work within specific guidelines regarding style and layout, which I was able to do with ease. I also am adept at managing multiple projects simultaneously, whether it is working individually or in conjunction with a team.

In my time at Wells Fargo I have become well versed in the mortgage industry specifically in the areas of foreclosures, property preservation, collections and liquidations, and have worked with all loans types including VA, FHA, GSE, and Conventional. During my time in the foreclosure and collections departments I have interacted with numerous attorneys as well as worked within numerous state specific guidelines while working in conjunction with other departments. As a liaison I am adept at managing the flow of the foreclosure process ensuring milestones are met within specified timeframes, as well as monitoring loans during active bankruptcy and loss mitigation periods and ensuring the foreclosure attorneys have all the documentation needed. My experience serving as an expert witness in judgment hearings has also allowed me to gain insight into the legalities of foreclosure proceedings as well. Being a Research Remediation Associate I handle loans in various stages of vacancy, foreclosure and/or REO and investigate to see if certain requirements are met for registration of the property. Risk is remediated by ensuring registrations are completed and fees are paid by specified state and investor deadlines.

As a Default Processor I am confident that my analytical skills, attention to detail, and creativity in problem solving will allow me to provide quality work that will maintain the high standards of your business. I also pride myself on bringing the right measure of enthusiasm to the workplace with an outgoing and friendly approach that allows me to interact well with other staff members at all levels. I believe that I am the driven, accomplished candidate that you are looking for.

I would appreciate the opportunity to meet with you so that I can elaborate on how my professional experience and educational background can benefit your organization. Thank you for your consideration and I look forward to hearing from you soon.

Sincerely,
Ben Smith

OBJECTIVE

Default Processor position with an emphasis on thoroughness and quality utilizing effective research and analytical skills, while also emphasizing exceptional written and verbal communication skills to provide quality customer service.

EXPERIENCE

WELLS FARGO MORTGAGE SERVICING, Milwaukee, Wisconsin December 2015-Present
Research Remediation Associate (Property Preservation Department)

- Conduct investigative steps to fully identify issues or to perform remediation activities.
- Research property/loan information creating correspondence as needed and determining appropriate course of action.
- Communicate with executives, agencies, regulatory/governmental representatives to ensure resolution of matters.
- Ensure identified risks and/or problems are clearly documented.
- Generate reports and summarizing results to identify trends, deadlines and potential high-risk areas.
- Review of loans' delinquency and occupancy status to determine if processes and documentation are in compliance with state ordinances, internal company requirements, insurer guidelines, investor requirements and/or government regulations.

Loan Servicing Specialist III (Foreclosure Department) January 2013-December 2015

- Maintain and build professional relationships serving as a liaison between the foreclosure attorneys and Wells Fargo.
- Utilize exceptional verbal and written communication skills ensuring process proceeds within state required laws.
- Serve as an expert witness representing Wells Fargo interests at foreclosure judgment hearings in numerous states.
- Confirm accuracy of required data input by internal mortgage departments as well as foreclosure attorneys.
- Effectively manage time by multi-tasking daily timeline work with escalations as well as providing training and assistance to fellow team members.

Collector 2/Loan Servicing Specialist II (Collections/Liquidations Department) May 2010-January 2013

- Provided mortgagors and realtors education and assistance with liquidation options in a call center environment.
- Adapted a quick yet efficient work ethic in a fast paced environment.
- Assisted with writing and editing procedures to update team members with changes within the department.
- Met exceptional customer service standards through evaluation by an internal quality team and a caller survey.
- Used custom computer system for documentation and resolution tracking of every customer call.

EDUCATION

UW-MILWAUKEE, Milwaukee, Wisconsin

Bachelor of Arts - English Major: Literature, Culture, Media Track / Psychology Minor, May 2012

Writing Skills and Research Skills:

- Composed numerous literary pieces using various writing techniques, while adapting to assorted topics assigned.
- Presented and defended original points of view through verbal and nonverbal communication in a group setting.
- Applied varying research techniques to promote further engagement in the text, and to coincide or contrast with presented topics.
- Produced work using various online mediums including social media, social networking and blogs.

COMPUTER SKILLS

- Proficient in Microsoft Office, especially Microsoft Excel, Outlook and Word.
- Expertise in securely maintaining confidential information and data.
- Fluidly manage multiple mortgage servicing programs.
- Familiar with both Windows and Macintosh operating systems.