

Mony Peou Manning

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I am extremely motivated and will make a integral addition to your team!

CARRER QUALIFICATION

- 8+ years experience in the loan servicing and customer service industries.
- Bankruptcy, Foreclosure, Short Sales, Deed in Lieu, Modifications and all other phases of Loss Mitigations.
- Professional, excellent customer service and negotiation skills, adaptable to changes in the environment as needed.
- Excellent written communication skills.
- Ability to motivate and support in a team environment.
- Precarious problem solving skills.
- Flexible self-starter and works independently.
- Able to interact both internal and external
- Microsoft Word, Excel and Outlook

PROFESSIONAL EXPERIENCE

Short Sales Negotiator

Stewart Lending Services – Denver, CO – May 2015 to Present

Responsibilities:

- Verify borrower's account status, payment history and intentions with the property.
- Pre-Qualifying borrowers for modification.
- Requesting and reviewing borrower's credit report, income verification, financial information, appraisal, title insurance and HUD-1 document.
- Reviewing credit reports for bankruptcies and liens or contact third party for attorney states to request information regarding bankruptcies or liens.
- Provide education to borrowers regarding short sale and foreclosure and their differences, and answering any proposed questions.
- Contacting broker/listing, selling agents to request additional documents.
- Responsible for ensuring all loan documentation is complete, accurate, verified and complies with company policies/investor guidelines and all State's laws, rules and regulations..
- Worked with Fannie Mae, Freddie Mac, FHA, Non-GSE “SFO & HFI” loans.

PROFESSIONAL EXPERIENCE (Continued)

SS/DIL QA Auditor

Stewart Lending Services – Denver, CO – June 2014 to May 2015

Responsibilities:

- Performing SS/DIL audits of mortgage loans to ensure adherence with investors, MI'S, company policies, procedures and guidelines, and all State's laws, rules and regulations.
- Reviewed and audited all loan documents.
- Maintained time management and positive file flow for accuracy and consistency.
- Processed a high volume pipeline of FNMA/FHLMA, VA and Conventional files within the system of records.
- Responsible for reviewing contract agreements, TPA's, addendums, affidavits, atty documents, as well as property release and move out agreements.
- Working tasks within the Citrix environment system, as well as Sharepoint, LPS, Homsaver, AS400, SRM, DM Portal and Equator.

Loss Mitigation Specialist

Stewart Lending Services – Denver, CO – September 2013 to June 2014

Responsibilities:

- Reviewed Documents that are submitted from the home owners.
- Validates which documents are missing or needed.
- Check each documents for quality of information such as tax returns, bank statements, paystubs, award letters and that they meet all requirements of the investor's guidelines as well as Under Writer's expectations.
- Ordered credit reports and tax transcripts.
- Notated the received and missing documents in appropriate systems.
- Contacted the Customer Releationship Manager to engage with the borrowers to submit missing documents.
- Review for additional documents letter.

Accomplishments:

- Top producer each month.
- Processed over 500 loans in one month.
- High QC scores

Skills Used:

- Multitasking between windows
- Excellent attention to detail
- Outstanding organizational skills

PROFESSIONAL EXPERIENCE (Continued)

Bankruptcy Coordinator

Janeway Law Firm P.C. – Lone Tree, CO – April 2013 to September 2013

* Biggest clientele is Colorado Housing and Finance Authority.

Responsibilities:

- Worked with FHA, VA and Conventional loans.
- Filed Chapter 7 and 13 Bankruptcies.
- Worked and handled first and second mortgages.
- Ensured all loans and files meet required deadlines.
- Monitored deadlines on proof of claims and confirmation hearings.
- Processed motions for relief.
- Created and drafted Objection letters.
- Filed documents into Pacer.
- Filed completed loans.
- Checked and verified if the debtors have additional liens, have applied for loss mitigation, analyze how much the debtors owe on their mortgage, searched debtor's loan history and determined whether debtors are under SCRA.
- Entered debtors information into Perfect Practice.
- Ordered Note and Deed of Trust.
- Reviewed Title report from Colorado Land Title.
- Requested escrow analysis.
- Created and worked on escrow change letters.
- Mailed out service copies to the trustees, debtors and debtor's attorneys.
- Monitored LPS throughout the day for new referrals.
- Scanned and upload documents.
- Worked closely with bankruptcy attorney.
- Verified and add foreclosure fee's and costs.
- Contacted public trustees for accurate invoices.
- Outlook calendaring.
- Answered phones, checking clients in and out of office.
- Billed clients.

Bankruptcy Plan Review Specialist/Proof of Claim Processor

Moss Codilis LLP – Englewood, CO – December 2007 to November 2010

Responsibilities:

- Reviewed Chapter 13, 11 and 7 Bankruptcy plans and proposed proper recommendations for the clients.
- Drafted and verified plan reviews.
- Spoke to counsel as necessary to make final decision on B/K plans.
- Reviewed and uploaded plans to database.
- Amended plans and Motions from systems such as Aacer and Pacer.
- Proficiency in LPS(Lender Processing Services).

Bankruptcy Plan Review Specialist/Proof of Claim Processor (Continued)

Moss Codilis LLP – Englewood, CO – December 2007 to November 2010

Responsibilities:

- Created daily production reports.
- Worked with clients such as HSBC/ Saxson.
- Amended and drafted POC's.
- Calculated and enumerated fee's if necessary.
- Requested appropriate documentation in order to meet deadline.
- Worked with Excel spreadsheets to include list of clients and completion of work.
- Ordered deed of trust.
- Familiarization of each State's laws, rules and regulations.
- Worked with HELOC/LOC loans.
- Requested BPO's and property insurance documentaion.
- Scanned and uploaded documents into Pacer
- Requested required or missing documents through Fidelity

Transportation Analyst

Corporate Express – Aurora, CO – August 2006 to November 2007

Responsibilites:

- Handled calls regarding missing shipments.
- Processed orders.
- Multi-tasking between different windows.
- Tracked shipments.
- Proficiency with 10 keys.
- Determined whether missing packages were to be re-sent at full or no cost to clients.
- Knowledgeable with office products and Manufactures.
- Handled email queue.
- Processed change of address or orders via email.

Travel Specialist

Cendant Travel – Aurora, CO – January 2000 to April 2002

Responsibilities:

- Booked flights, hotels and cars for clients.
- Efficiency in Apollo System.
- Multi-tasking between windows.
- Notating information from the client.
- Filing process tickets. Informed client when tickets has arrived.

EDUCATION

Associate in Business

Denver University - Denver, CO

International Air Academy – Vancouver, WA

SUMMARY OF SKILLS AND EXPERIENCE

- FHA, VA and Conventional loans.
- Chapter 13, 11 and 7 Bankruptcies.
- Short Sales and Foreclosures.
- Quality Assurance/Control for loan documentation.
- Proficiency in LPS, Lamp, Home Saver, Equator, QM Tool, LM Financial, AS400, DM Portal, Sharepoint, SCRA verification.
- 15+ years experience in fast-paced environment using Microsoft Office: Word, Excel, PowerPoint, Outlook.
- Crucial experience in a deadline driven environment.
- Proficiency in various data system software used in the mortgage industry.
- Familiarity of State laws, rules and regulations
- Highly organized with superior attention to detail.
- Critical Thinker.
- 10-key proficient.
- Energetic and organized
- Spreadsheet creation and data entry.
- Self-starter with professional manner.
- Excellent communication expertise.
- Filing and data archiving.
- Professional Telephony proficiency.
- Creative problem solving and research.