

## **Amy T. Gunter**

715 E. Geneseo Street  
Lafayette, CO 80026 / 303.956.4157 / amygunter@aol.com

### **Objective**

Seasoned and dependable Loss Mitigation Specialist with a superb record of customer service, adept at negotiating workable options with delinquent or defaulting borrowers. Effective multitasker able to handle a high volume of multiple simultaneous projects. Seeking to obtain a position which offers challenging opportunities, career advancement, and utilization of my skills and experience.

### **Skills**

- Vast experience in loss mitigation management of debts including but not limited to Mortgage, Auto, Credit Card and Overdraft.
- Exceptional negotiation resulting in payment or amicable resolutions for both borrower and lender.
- Compliance with Fair Debt Collection Protection Act, Bank Secrecy Act, FACTA and other regulations.
- Excellent oral and written communication skills.
- Proficiency with MS Office.
- Problem resolution.
- Process development for improvement of effectiveness and efficiency.

### **Experience**

#### **Collection Specialist / Loss Mitigation**

##### **Elevations Credit Union - February 2009 - Present / Boulder Colorado**

- Monitor and collect delinquent account data on a daily basis.
- Perform borrower financial evaluations to develop nonpayment strategies and options.
- Coach other loss mitigation specialists as needed.
- Preparation of the proper documentation for foreclosure proceedings and ensuring the timely preparation and mailing of Right to Cures, obtaining documentation to evaluate property values, such as; Value Check, Broker Price Opinions and Ownership and Encumbrance reports.
- Oversaw collection of mortgage payments, consumer loans, NSF, and outstanding fees.
- Monitor and perform quality assurance on outbound and inbound collection calls exceeding goals and producing the highest target of calls per hours, contacts to promises and paid total dues, on a monthly basis.
- Part of the national quality winner of the 2014 Malcolm Baldrige Presidential Award.

#### **Account Director, Cambridge Who's Who Publishing**

##### **December 2007-July 2008 - Uniondale, New York**

- Responsible for over 250 active members, assisting them with their online networking forum for executives, professionals and entrepreneurs. Helping members connect with like-minded professionals to engage in a collaborative exchange of information.
- Responsible for establishing new memberships and assisting with branding them as leaders in their profession.
- Assisted members with their online profile, apprised them of new products and services and encouraged them to take advantage of these services.
- Assisted in writing their professional press releases for individuals and businesses to increase their online presence.

#### **Owner / Operator, Play Place at Home Child Care**

##### **June 2003- December 2007 - Sea Cliff, New York**

- Operated and administrated all aspects concerning the running of Child Day Care, I developed a program inclusive of ages infant through seven (7) years of age.

#### **Collection / Credit Representative, First Industrial Real Estate**

##### **June 1998 - June 1999 - Syosset, New York**

- Worked closely with Project Managers and Property Managers to resolve rent issues. Responsible for all work orders, purchase orders in regards to the tenants, monitored and collected all past due invoices, and resolved issues with project managers resulting in payment.
- Created weekly, monthly, and yearly reports, analyzed the collection process, and participated in weekly staff meetings, updated Staff and Senior Leadership on the process of collection issues.
- Resolved and closed many open invoices and issues by bring the right people together and gaining positive results.

#### **Credit / Collection Representative**

##### **Lifetime Hoan Corp January 1997-June 1998 - Westbury, New York**

- Successfully maintained an aged trial balance totaling five hundred million dollars monthly for mass merchandisers such as Linens & Things, Kmart, Federated Dept. Stores, Bed Bath & Beyond, and more.
- Extensive research resulting in the resolution of customer problems that had existed for some time.

- Supplied customers with necessary documentation such as; invoices, copies of proof of deliveries and resolving disputes which prevented a customer from processing a payment.
- Interfaced with vendors and management to resolve discrepancies of invoices and freight terms, and for proof of deliveries for outstanding invoices and returned merchandise.
- Acted as liaison between upper management, the sales force and the customer.
- Collaborated with the CFO to reconcile bankruptcy accounts, establish credit lines and obtain credit references.
- Trained and supervised part-time and full-time clerical staff, sharing knowledge and coaching skills to staff for their own professional development.

#### **Collection Representative / Paralegal**

##### **Fleck, Fleck & Fleck, Attys At Law January 1989 - September 1995 - Garden City, New York**

- Thoroughly investigated the claims, made sure clients had the proper documentation to proceed with the process. The nature of the debt commonly but not limited to, personal bills such as utilities and gas bills, veterinarian bills, dental bills, and NSF checks.
- Researched the proper law.
- Scheduled motion, prepared summons and complaints, process of service and preparing affidavits of service. Filed said documents in the appropriate courts and maintained court calendars. Obtained Transcript of Judgments and served Information Subpoenas and Restraining Orders, income and property executions.
- Skip traced assets, and worked with the County Sheriff's Department to schedule and execute on said assets.
- Worked on a team to convert the collection process from a manual process to an automated system and solved many problems experienced in the process.
- Used the automated system to track steps in the collection process and maintained a database of clients and debtors.
- Implemented and coordinated a new program for new hires with the special needs of young adults with Autism and other developmental disabilities. Working with agencies such as D.D.I., Developmental Disabilities Institute Interview and hire part time clerical employees and maintained timesheet.

#### **Education**

##### ***Nassau Community College, Uniondale NY***

New York State Law Courses

##### ***Long Island University, C.W. Post Campus, Brookville, NY***

Political Science