

# Denise Clarke

## Mortgage Review Analyst

9100 East Florida Avenue, Apartment 19-105 - Denver, CO 80247  
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### WORK EXPERIENCE

#### Quality Control Analyst

Clayton - Denver, CO - July 2012 to June 2013

BK Pre-Review and Loss Mitigation Pre-Review

Bankruptcy 7, 11 and 13

SCRA Verification

Affidavit and Final Summary Judgment Comparison and Reconciliation

Payment Reconciliation

FHA, VA, FHLMC, Conventional and FNMA Loans

Mortgage Insurance

Appraisals, Income Verification, Credit Reporting

Loss Mitigation (Deed In Lieu, Short Sales, Repayment Plans, Trial Modifications, Modifications)

Foreclosure (Judicial and Non-Judicial Foreclosure) for all states

#### Mortgage Review Analyst

Allonhill, LLC - Denver, CO - October 2011 to May 2012

High level competencies in fee validations, cash flow, SCRA, state and foreclosure laws, bankruptcy,

Independent review of bankruptcy, litigation, loss mitigation, cash flow and foreclosure transactions

- The go to person for peer groups seeking understanding regarding complex knowledge of bankruptcy, loss mitigation, cash flow and foreclosure (judicial and non-judicial transactions)
- Assist where needed to enhance the development of the company and processes
- Thorough knowledge of endorsements, allonges and assignments of mortgages
- Thorough knowledge of security instruments (notes, mortgages, deeds of trusts)
- Thorough knowledge of origination and BPO appraisals
- Keen knowledge of SCRA requirements
- Obtained documents necessary for the review through the servicer, coached the servicer on the appropriate documents to produce for the review
- Used dual monitors to complete the project
- Sought compliance as it relates to bankruptcy, foreclosure, loss mitigation during the foreclosure process prior to the sale of the borrower's property
- Independent and thorough research to become an asset to the company
- Team building, V-lookup and Pivot Tables

#### Temp Employment

Various Firms and Companies - Atlanta, GA - June 2010 to September 2011

Georgia

(Various Firms and Companies)

Foreclosure Paralegal

- Real estate foreclosures in Florida as a service processor/paralegal
- Managed a portfolio of 500 loan transactions for one servicer to complete Service of Process on those loans
- Trained and developed the entire Process Serving Department consisting of ten employees

- Thorough and extensive knowledge of reading and accessing Pacer and Docket reports
- Litigation/bankruptcy/environmental paralegal/legal secretary
- Investigation of the facts of cases from first legal to closing of the case
- Obtaining information from witnesses, preparing for trial, depositions
- Extensive knowledge of Federal and State Rules of Civil Procedure
- Consistent communication with servicers utilizing Lenstar and LPS systems
- Thorough knowledge of Lis Pendens, Complaints, Service of Process, Motions, Orders, Sales, Certificate of Sales and Titles

### **Legal Assistant**

Quarles & Brady Law Firm - Chicago, IL - June 2005 to June 2010

Chicago, Illinois

Legal Assistant (Bankruptcy, Litigation, Labor and Employment, ERISA/Employee Benefits, Corporate Trusts & Estates)

- Preparation of documents for court filing
- Docketing of court dates, answers and discovery
- Draft documents: Complaints, Answers and discovery
- Compose correspondence, preparation of Power Point presentations, emails and memos
- Trial preparation: filing of pleadings and correspondence.
- Prepare documents for depositions, arrange court reporter and conference room
- Excellent rapport with clients, attorneys and staff
- Scheduled airline, hotel, car and restaurant reservations
- Entered attorney time, went over monthly billing for accuracy of hourly rates as well as description, sent billing to clients and contacted them for payment of invoices
- Co-chair, annual Soul Food Luncheon (2006 through 2010) using planning and organizational skills to celebrate African American History Month for 200 employees
- Co-Chair of Quarles Cares Volunteer Program for the Night Ministry, Girls In The Game as well as reading to elementary school students

### **Legal Assistant (Litigation)**

The Krafur Law Group LLC - Chicago, IL - January 2004 to August 2004

Preparation of documents for court filings

- Docketing of court dates, answers and discovery using Juris software
- Draft documents: Complaints, Answers and discovery
- Compose correspondence, faxes, emails and memos
- Trial preparation, filing of pleadings and correspondence
- Prepare documents for depositions, arrange court reporter and conference room
- Initiated airline, hotel, car and restaurant reservations
- Entered attorney time, went over monthly billing for accuracy of hourly rates as well as description, sent billing to clients and contacted them for payment of invoices

### **Legal Secretary**

Holland & Knight LLC Law Firm - Chicago, IL - February 2002 to October 2003

Litigation, Corporate, Family Law)

### **Office Manager**

African American - Chicago, IL - July 2001 to November 2001

Proposal Writing)

**Legal Secretary**

D'Ancona & Pflaum Law Firm - Chicago, IL - November 1998 to May 2001

Real Estate, Corporate, Bankruptcy, Estate Planning)

**Legal Secretary**

Alston & Bird Law Firm - Atlanta, GA - 1987 to 1990

Full-time mother, 1991 to 1998, Chicago, Illinois

**Executive Assistant**

Continental Bank - Chicago, IL - 1981 to 1987

## EDUCATION

**Statistics and Inner City Studies**

Northeastern Illinois University

2006

Columbia School of Broadcasting

1987 to 1989

**Certificate in art**

Cleo Johnson's School of Modeling and Charm

1985 to 1987

**Certificate in English**

Chicago Professional College

1980 to 1981

## ADDITIONAL INFORMATION

- 31 years experience in law and banking, including but not limited to Public Funds, Public Finance and Investment Banking, Leadership, Team Molding, Building Companies
- Thorough conceptualization and specialization of all aspects of law (foreclosure, bankruptcy) as well as loss mitigation, state specific law (Illinois, Florida, New York, Nevada, Hawaii, Washington, South Carolina, Georgia, North Carolina, Colorado, Minnesota, Arizona, California)
- Self-motivated and energetic: comfortable with handling a variety of responsibilities as well as leading teams
- Writing detailed reports (proposals, business plans including marketing, sales, finance, promotional and educational items)
  
- Proficient computer skills: including typing, Microsoft Word, Outlook, Power Point, Excel, Styles, Table of Contents, Table of Authorities, Internet, synchronizing calendar and emails to Blackberry, Federal e-filing, Lexis Nexis File and Serve, Accuroute, Adobe Professional, Imanage, PC Docs, Mac Pac Numbering and Matter Centricity
- Able to effectively interact with executives, management, customers, clients, colleagues and co-workers.
- Exceptional organizational, leadership, management and planning skills
- Excellent oral, research, proofreading, editing, training and written communication skills.
- Adaptable, friendly, team player, detail-oriented, efficient, initiative, enthusiastic, charismatic, organized and analytical

## TECHNICAL SKILLS

E-filing, Matter Centricity, Imanage, Document Management System, Extensive Use of MacPac, converting documents from Microsoft Word to Adobe PDF and filing them, Windows, faxes using Right Fax and Accuroute software, MS Word, Outlook, Access, Power Point, Excel, Doc X Tools, Omni Pro, HP Office Jet V40, Delta View, Workshare, Lotus Notes, Group Wise, Artisoft Tele vantage, Docs Open, PC Docs, Juris, Time Matters, Dictation, Trans Net, Word Perfect 10

Spreadsheets, presentations, word processing, graphics, compose and prepare memoranda, letters, proposals, charts, tables, reports, brochures, newsletters, manuals and special projects

Organize and plan meetings, conventions and special events

## LEGAL SKILLS

Mortgage Foreclosure

Litigation: Divorce and Family Law, Environmental, Labor and Employment, ERISA and Employee Benefits, Collections and Bankruptcy, Criminal, Personal Injury, Medical Malpractice.

Environmental Law

Corporate Securities

Real Estate

Estate Planning