

Jillian Haarhues

Analyst III Association Protection Services

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To build professional relationships with employers who challenge me, and allow me to contribute my knowledge and experience for the further development of the organization.

WORK EXPERIENCE

Analyst III Association Protection Services

HOA - Denver, CO - March 2011 to July 2012

Responsibilities:

- Work as 3rd party vendor to evaluate the dollar amounts owed to homeowners associations on REO homes.
- Gather and upload relevant records from public records, foreclosure court records, trustee records, or the foreclosure attorney's file. Relevant documents may include the deed of trust, promissory note, assignments, lis pendens or notice of default/sale, final judgment, certificate of title/trustee's deed, and the association's declaration, demand, ledger, or estoppel.
- Perform a full evaluation of the file/documents to determine the amount that the client is legally responsible to pay to the homeowners association based on specific state statute.
- Upon review of the appropriate documentation, negotiate with homeowners associations or their representative the merits of the association's position regarding the amount due.
- Use all reasonable efforts to reach a settlement figure to be paid to the association that is lower than the association's initial demand.
- Process payments to homeowners associations after evaluation complete.

Loan Document Specialist III

Wells Fargo Home Mortgage - Denver, CO - January 2010 to March 2011

Responsibilities:

- Pre-qualifying Applicants, and Preparing and reviewing disclosure statements
- Maintaining and meeting all federal, state, and company compliance laws, policies and procedures
- Ordering all needed documentation from borrowers, loan officers, and any 3rd parties (employment verifications, evidence of hazard insurance, bank statements, pay stubs, property appraisals, flood certs, IRS 4506t tax audit results, payoffs, subordinations, etc.)
- Evaluating financial background and credibility of borrowers
- Maintaining strong communication throughout entire mortgage loan approval process
- Gathering, reviewing, and clearing approval conditions
- Preparing loan for closing

Financial Analyst

TMobile - Thornton, CO - January 2009 to January 2010

Responsibilities:

- Assist customers in maintaining cell phone service
- Accepted inbound customer service calls for billing, payments, adjustments and/or credits, and negotiated payment arrangements
- Explained and verified all details on customers' bills over the phone
- Applied payments

- Maintained a High Quality Assurance record that scored on the following metrics: Courtesy, Concern, Timely Resolution, and Knowledge

Financial Analyst

AccountTemps Inc - Greenwood Village, CO - November 2007 to January 2009

Responsibilities:

- Temporary Contractor for various financial positions
- AP/AR payment applications/disbursements
- Created Account Statements and invoices
- Addressed billing inquiries from business and consumer accounts
- Reviewed and created service contracts
- Prepared and tracked deposits, and cash applications

Pre-Underwriting Manager

First Magnus Financial Corp - Denver, CO - March 2004 to August 2007

Responsibilities:

- Managed 4 full time employees, monitored employee's professional development and trained all new employees
- Reviewed all new loans for initial credit decisioning
- Prepared and ordered all supporting loan documentation needed
- Social Security Number and income verifications for all borrowers
- Used Automated underwriting systems (DU, DO, LP, CLOUT)
- Assigned and cleared approval and closing conditions

EDUCATION

Cosmetology Certificate in Cosmetology

Empire Beauty Schools - Thotnton
2010 to 2011

Diploma in General studies

Westminster High School - Westminster, CO
2000 to 2003