**[Mortgage Servicing Houston Tx](https://www.postjobfree.com/resume/ad1ut6/mortgage-servicing-houston-tx)**

**Location:**Houston, TX

**Posted:**December 10, 2023

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**Resume:**

Terry W. Stinson

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12978 Greenway Chase Court Houston TX 77072

Professional Profile

Dynamic professional with an extensive background in default management, mortgage, student loan and retail collections. A self-motivated and energetic professional with multitasking, interpersonal, organizational and communications skills. Remarkable communicator and innovative thinker who utilizes creativity and teamwork to produce positive results.

Ocwen/PHH Mortgage Servicing February 2023 – present (contract)

Senior Specialist Default Claims

Maintain in depth knowledge of HUD regulations and guidelines

Reconcile corporate expenses to the loan transaction history

Prorate taxes and hazard insurance; calculate and add interests where applicable

Prepare HUD 27011 forms, ensuring all dates and amounts are correct and supported

Reconcile claim to ensure all claimable expenses are included, as well as attest to accuracy and correctness of the claim form

Responsible for meeting Claim Filing Deadlines in a fast paced, sometimes stressful environment

Other responsibilities and projects requested by management

Cornerstone March 2022-

Collector/SPOC

Responsible for negotiating payments arrangements, keeping our borrowers in their home without allowing loans from turning into 30+ days past due

Maintaining an open line of communication with the borrower(s) after payment is received, allowing for early intervention and preempting future delinquencies

Utilize all available skip tracing to locate borrower whose current contact information is inaccurate

Manage inbound and outbound calling queues via automated calling system

Continuously improve knowledge base and skillset to ensure maximum level of customer satisfaction and world class customer experience

Assist borrowers who are experience hardship and possibly providing them with GSE workouts and payment options

Perform other job duties as assigned

Houston Federal Credit Union

Mortgage Servicing Manager April 2021

Manage current members with their mortgage servicing needs

Respond to internal and external requests in a timely manner regarding 1st & 2nd lien mortgage questions or concerns including but not limited to: escrow, taxes, HOA payments, payoffs, HELOC advances, payment questions and issues

Manage ACH/automatic payment set up and adjustments, subordination request, mortgage lien releases, and any otherpost-close issues regarding HFCU mortgages (portfolio and sold loans we still service)

Perform monthly reporting and review duties associated with all aspects of mortgage servicing

Respond to phone, email, text and walk-in requests for assistance regarding existing 1st and 2nd lien HFCU mortgage in a timely manner

Troubleshoot and resolve member and internal mortgage servicing related inquiries in professional manner

Effectively schedule and manage direct reports within the mortgage servicing department

People’s Trust Federal Credit Union August 2020-April 2021

Collector IV

Responsible for providing member resolution on loan repayment issues and to alleviate account deficiencies

Identified and collected on all delinquent loans while working under the supervision of the Risk Service Manager, and in accordance with established policies and procedures

Negotiated and problem-solved on backend accounts over 60 days delinquent and communicated effectively with members on the reason for delinquency and work member to provide resolution

Skip traced accounts to locate and contact delinquent members via phone, email, or text message to discuss their accounts, establish repayment schedules and follow up with members in a timely and consistent manner

Ensured mail correspondence regarding collections is forwarded to the Records Department

Discussed settlement options with members on charged off loans

Sent appropriate documents to attorney when loan balances are uncollectible, in order to recover funds or file judgements against the respective member

Reviewed accounts experiencing financial hardship with manager for possible resolution for members including extension agreements, refinancing, etc.

Completed extension agreements documents and submit subsequent action form to records

Ocwen Loan Servicing December 2014-August 2020

Commercial Portfolio Manager

Oversee a variety of commercial mortgage loans in a portfolio setting

Analyze escalating problems and take appropriate action when necessary

Ensure that all loans are collected or mitigate in accordance with regulatory rules by making the minimal number of calls and/or interactions

Work with borrowers to bring their loans current and secure payment arrangements on 30+ day overdue loans

Obtain and analyze financial data, loan documentation, and market circumstances to determine the optimal asset performance plan (in the event of default or imminent default)

Prepare supporting documentation for all of my recommendations to management related to specific requests, such as assumptions, easements, partial releases, and other similar requests.

Provide management and investors with monthly performance data relevant to the investment portfolio

Reviewed property inspections to determine property conditions

Additional Work experience:

Texas Dow Employee Credit Union February-April/July-December 2014

Loan Resolution Counselor

Shellpoint Mortgage Servicing April 2014-July 2014

Foreclosure Timeline Analyst/Manager

Member Home Loan October 2012-January 2014

Senior Default Representative

JP Morgan Chase Bank August 2011-September 2012

Supervisor/Student Loans

Litton Loan Servicing LP December 2006-August 2011

Supervisor-Collections

Education:

Purdue University, 1988

Bachelor of Science Degree in Restaurant, Hotel and Institutional Management